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Daneen Schindler, RECORDER/REGISTRAR DELAWARE COUNTY 10WA

State of lows	Space Above This Line For Recording Data
Prepared By: ANGELA K. WENDT FARMERS & MERCHANTS SAVINGS BANK	·
Return To: FARMERS & MERCHANTS SAVINGS BANK 101 E. MAIN ST. PO BOX 588 MANCHESTER, IA 5205 MODIFICATION OF O	
DATE AND PARTIES. The date of this Real Es	tate Modification (Modification) is <u>08-01-2024</u> their addresses are:
MORTGAGOR: JAMES J. KINLEY and RO 1637 LINN DELAWARE R COGGON, IA 52218	SEMARY J. KINLEY, HUSBAND & WIFE OAD
their signatures and acknowledgments. The A LENDER: FARMERS & MERCHANTS SAY	
Organized and existing under t	ne laws of the state of lowa
101 E. MAIN ST. PO BOX 588	
MANCHESTER, IA 52057	
BACKGROUND. Mortgagor and Lender enteredand recorded on O8-17-2004 recorded in the records of DELAWARE	d into a Security Instrument dated 08-06-2004 The Security Instrument was
County, Iowa at BOOK 2004, PAGE 3123	The property is located
in DELAWARE	County at 1637 LINN DELAWARE ROAD,
COGGON, IA 52218	
	scription of the property is not on page one of
this Security Instrument, it is located on BOO	K 2004, PAGE 3123)

MODIFICATION. For value received, Mortgagor and Lender agree to modify the original Security Instrument. Mortgagor and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security Instrument now secures the following debts and all extensions, renewals, refinancings, modifications and replacements. (Include items such as borrower's name, note or contract amounts, interest rates (whether variable), maturity dates, etc.)

THIS MODIFICATION WILL EXTEND THE OPEN END MORTGAGE FOR AN ADDITIONAL 20 YEARS (8/1/2044).

☐ MAXIMUM OBLIGATION LI	MIT. The total principal	amount secured by	the Security
Instrument at any one time will	not exceed \$		□ which is a
\$	increase decrease	se in the total prin	cipal amount
secured. This limitation of amo	ount does not include int	erest and other fees	and charges
validly made pursuant to the	Security Instrument. Also,	this limitation does	not apply to
advances made under the terms			s security and
to perform any of the covenants	contained in the Security II	nstrument.	

WARRANTY OF TITLE. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Mortgagor also warrants that such same property is unencumbered, except for encumbrances of record.

CONTINUATION OF TERMS. Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect.

NOTICE TO CONSUMER

(For purposes of this Notice, "You" means Mortgagor)

1. Do not sign this paper before you read it. 2. You are entitled to a copy of this paper. 3. You may prepay the unpaid balance at any time with penalty and may be entitled to receive a refund of unearned charges in accordance with law. 4. If you prepay the unpaid balance, you may have to pay a minimum charge not greater than seven dollars and fifty cents.

this Modification. Mortgagor also acknowledges receipt of a copy of the Modification. MORTGAGOR: (Date) (Date) (Date) (Signature) LENDER: FARMERS & MERCHANTS, SAVINGS BANK KEITH A. KRAMER, EXECUTIVE VICE PRESIDENT **ACKNOWLEDGMENT:** , COUNTY OF DELAWARE STATE OF lowa On this 23vd (Individual) , before me, a ZULY day of Notary Public in the state of Iowa, personally appeared JAMES J. KINLEY; ROSEMARY J. KINLEY, HUSBAND & WIFE to me known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/their voluntary act and deed. My commission expires: (Seal) KEITH A. KRAMER Commission Number 121093 My Commission Expires

SIGNATURES: By signing below, Mortgagor agrees to the terms and covenants contained in

ACKNOW	/LEDGMENT:
	STATE OF <u>lowa</u> , COUNTY OF <u>DELAWARE</u> ss.
(Lender)	On this 23 rd day of 3ULY , before me, a
	Notary Public in the state of lowa, personally appeared KEITH A. KRAMER
	, to me personally known, who
	being by me duly sworn or affirmed did say that person is EXECUTIVE VICE
	PRESIDENT of said entity, that seal affixed to said instrument is the
	seal of said entity or no seal has been procured by said entity) and that said
	instrument was signed and sealed, if applicable, on behalf of the said entity by
	authority of its and the said
	EXECUTIVE VICE PRESIDENT
	acknowledged the execution of said instrument to be the voluntary act and deed of said entity by it voluntarily executed.
	My commission expires: (Seal) (Notary Public)



Loan origination organization NMLS ID Loan originator NMLS ID