

Recorded: 4/25/2025 at 10:56:55.0 AM
County Recording Fee: \$17.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$20.00
Revenue Tax: \$0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2025 PG: 1039

FOR RECORDER'S USE ONLY

Prepared By: Morgan Hanson, Loan Processor, Farmers State Bank , 1240 8th Avenue , Marion, IA 52302, (319) 377-4891

WHEN RECORDED MAIL TO:

Farmers State Bank , 1240 8th Avenue , PO Box 569, Marion, IA 52302

MODIFICATION OF MORTGAGE

The names of all Grantors (sometimes "Grantor") can be found on page 1 of this Modification. The names of all Grantees (sometimes "Lender") can be found on page 1 of this Modification. The property address can be found on page 1 of this Modification. The legal description can be found on page 1 of this Modification. The related document or instrument number can be found on page 1 of this Modification.

THIS MODIFICATION OF MORTGAGE dated April 24, 2025, is made and executed between KEITH P PLATTEN, A SINGLE PERSON, whose address is 124 KAYLE DR, MANCHESTER, IA 52057 (referred to below as "Grantor") and Farmers State Bank , whose address is 1240 8th Avenue , PO Box 569, Marion, IA 52302 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 31, 2020 (the "Mortgage") which has been recorded in DELAWARE County, State of Iowa, as follows:

Recorded on April 7, 2020, in Book 2020, Page 938, records of COUNTY of DELAWARE, State of Iowa ("Mortgage") .

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in DELAWARE County, State of Iowa:

LOT SIXTEEN (16) OF GRAYSON'S FIRST SUBDIVISION, A SUBDIVISION OF LOT TWELVE (12) OF SUNRISE ACRES ADDITION, CITY OF MANCHESTER, DELAWARE COUNTY, IOWA, ACCORDING TO PLAT RECORDED IN BOOK 3 PLATS, PAGE 182.

The Real Property or its address is commonly known as 124 KAYLE DR, MANCHESTER, IA 52057.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

The Maturity date of the Mortgage is extended to April 24, 2045.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also

MODIFICATION OF MORTGAGE
(Continued)

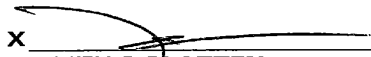
Page 2

to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED APRIL 24, 2025.

GRANTOR ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS MODIFICATION OF MORTGAGE AND ALL OTHER DOCUMENTS RELATING TO THIS DEBT.

GRANTOR:

X 
KEITH P PLATTEN

LENDER:

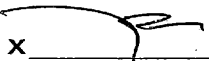
FARMERS STATE BANK

X 
Marcia Baumann, AVP Consumer Loan Officer

NOTICE OF WAIVER OF HOMESTEAD EXEMPTION

GRANTOR UNDERSTANDS THAT HOMESTEAD PROPERTY IS IN MANY CASES PROTECTED FROM THE CLAIMS OF CREDITORS AND EXEMPT FROM JUDICIAL SALE, AND THAT BY SIGNING THIS MODIFICATION, GRANTOR VOLUNTARILY GIVES UP GRANTOR'S RIGHT TO THIS PROTECTION FOR THIS MORTGAGED PROPERTY WITH RESPECT TO CLAIMS BASED UPON THIS MODIFICATION. DATED APRIL 24, 2025.

GRANTOR:

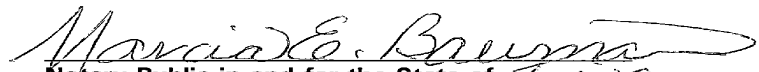
X 
KEITH P PLATTEN

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Linn)

This record was acknowledged before me on April 24, 2025 by KEITH P PLATTEN.




Notary Public in and for the State of Iowa
My commission expires 11-22-2026

MODIFICATION OF MORTGAGE
(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF Iowa

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) SS

COUNTY OF Linn

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This record was acknowledged before me on April 24, 2025 by Marcia
Baumann as AVP Consumer Loan Officer of Farmers State Bank.



Laurie L. Graham
Notary Public in and for the State of Iowa
My commission expires 5/19/2027