

Recorded: 6/9/2026 at 8:24:45.0 AM  
County Recording Fee: \$27.00  
Iowa E-Filing Fee: \$3.00  
Combined Fee: \$30.00  
Revenue Tax: \$0.00  
Delaware County, Iowa  
Daneen Schindler RECORDER  
BK: 2026 PG: 1551

Prepared By: TRACY L FONCK  
FARMERS & MERCHANTS  
SAVINGS BANK  
101 E. MAIN ST. PO BOX 588 MANCHESTER, IA 52057  
Return To: FARMERS & MERCHANTS  
SAVINGS BANK  
101 E. MAIN ST. PO BOX 588  
MANCHESTER, IA 52057 (563) 927-4475

## Modification of Open-End Mortgage

**Date and Parties.** The date of this Real Estate Modification (Modification) is 06-08-2026  
. The parties and their addresses are:

**Mortgagor:** JANE M. WULFEKUHLE, A SINGLE PERSON  
2667 220TH AVE  
DELHI, IA 52223

If checked, refer to the attached Addendum incorporated herein, for additional Mortgagors,  
their signatures and acknowledgments. The Addendum is located on

**Lender:** FARMERS & MERCHANTS SAVINGS BANK  
Organized and existing under the laws of the state of Iowa  
101 E. MAIN ST. PO BOX 588  
MANCHESTER, IA 52057

**Background.** Mortgagor and Lender entered into a Security Instrument dated 07-05-2006  
and recorded on 07-06-2006 . The Security Instrument was  
recorded in the records of DELAWARE  
County, Iowa at BOOK 2006, PAGE 2415 . The property is located  
in DELAWARE County at 290TH STREET, DELHI, IA  
52223

The property is described as: (If the legal description of the property is not on page one of  
this Security Instrument, it is located on PAGE 1 .)  
THE SOUTHWEST QUARTER (SW¼) OF THE SOUTHEAST QUARTER (SE¼) OF  
SECTION FOUR (4), TOWNSHIP EIGHTY SEVEN (87) NORTH, RANGE 4 WEST OF  
THE FIFTH P.M.

**NOTICE: THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF \$ 200,000.00  
. LOANS AND ADVANCES UP TO THIS AMOUNT, TOGETHER WITH  
INTEREST, ARE SENIOR TO INDEBTEDNESS TO OTHER CREDITORS UNDER  
SUBSEQUENTLY RECORDED OR FILED MORTGAGES AND LIENS.**

**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 (07/05/2046).**

**MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by the Security Instrument at any one time will not exceed \$ \_\_\_\_\_  which is a \$ \_\_\_\_\_  increase  decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made pursuant to the Security Instrument. Also, this limitation does not apply to advances made under the terms of the Security Instrument to protect Lender's security and to perform any of the covenants contained in the Security Instrument.

**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.**

**Signatures:** By signing below, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of the Modification.

**Mortgagor**

  
\_\_\_\_\_  
JANE M. WULFEKUHLE Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

**Lender**   
6-8-26  
\_\_\_\_\_  
ADAM S. SHEPPARD, COMMERCIAL & AG BANKING ASSOCIATE

Refer to the attached *Signature Addendum* for additional parties and signatures.

**Acknowledgment (Individual)**

State of Iowa

County of DELAWARE

On this 8<sup>th</sup> day of June, 2026, before me, a Notary Public in the state of Iowa, personally appeared **JANE M. WULFEKUHLE, A SINGLE PERSON**

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.



Notary Public



My commission expires: 7-8-2029

**Acknowledgment (Lender)**

State of Iowa

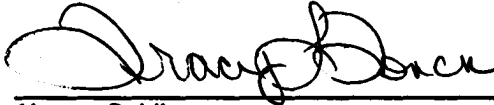
County of DELAWARE

On this 8<sup>th</sup> day of June, 2026, before me, a Notary Public in the state of Iowa, personally appeared **ADAM S. SHEPPARD**

, to

me personally known, who being by me duly sworn or affirmed did say that person is **COMMERCIAL & AG BANKING ASSOCIATE** 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 **COMMERCIAL & AG BANKING ASSOCIATE** acknowledged the execution of said instrument to be the voluntary act and deed of said entity by it voluntarily executed.





Notary Public

My commission expires: 7-8-2029

**Loan Origination Organization:**

**NMLS ID:**

**Loan Originator:**

**NMLS ID:**