



Document 2024 1377

Book 2024 Page 1377 Type 04 002 Pages 5
Date 6/18/2024 Time 8:09:31AM
Rec Amt \$27.00

INDX
ANNO
SCAN

BRANDY MACUMBER, COUNTY RECORDER
MADISON COUNTY IOWA

CHEK

Prepared By: Jayne Maxwell

611 W Hwy 92

PO Box 110

Winterset, IA 50273

Phone: (515) 462 - 2161

Return To: Jayne Maxwell

611 W Hwy 92

PO Box 110

Winterset, IA 50273

Full legal description located on page: See attached addendum page 11

Lender Name Located on Page: 1

Grantor/Mortgagor/Borrower Name Located on Page: 1

Modification of Mortgage

The date of this Real Estate Modification ("*Modification*") is May 24, 2024.

Mortgagor

Andy Miller

Spouse of Elizabeth Miller

As a Joint Tenant with the Right of Survivorship

Elizabeth Miller

Spouse of Andy Miller

As a Joint Tenant with the Right of Survivorship

1473 280th St

Winterset, IA 50273

Lender

Union State Bank

Organized and existing under the laws of the state
of Iowa

611 W Hwy 92

PO Box 110

Winterset, IA 50273

Background. Mortgagor and Lender entered into a Security Instrument dated June 11, 2018 and recorded on June 11, 2018. The Security Instrument was recorded in the records of BOOK 2018 PAGE 1848 County, Iowa in MADISON. The property is located in Madison County at 1473 280th St, Winterset, IA 50273.

Described as: See attached addendum page 11

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.

A promissory note between Lender and Andy Miller and Elizabeth Miller (the "*Borrower*") dated March 27, 2019 as modified by the loan modification agreement signed by Borrower and dated the same date as this Modification (the "*Loan Modification Agreement*"). The Loan Modification Agreement states that Borrower owes Lender Eighty seven thousand eight hundred eighty-two and 30/100 Dollars (U.S. \$87,882.30) plus interest. Borrower has promised to pay this debt in regular periodic payments and to pay the debt in full not later than May 24, 2029.


Maximum Obligation Limit. The total principal amount secured by the Security Instrument at any one time will not exceed \$87,882.30 which is a \$20,117.70 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.

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



Andy Miller Date


Date



Elizabeth Miller Date


Date

Lender

Union State Bank

a/an Iowa Corp

Duane Gordon 5-24-24
Date

Acknowledgment

State of Iowa

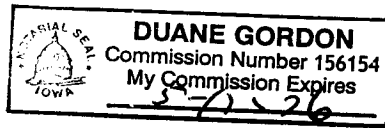
County of Madison

This record was acknowledged before me on 5-24-24 by
Andy Miller

Duane Gordon
Notary Public

Duane Gordon
Notary Public Name

My Commission Expires:
5-12-26



This notarial act was completed:

- In Person
- In Person Electronic
- Remote Online Notarization

Acknowledgment

State of Iowa

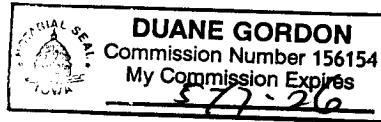
County of Madison

This record was acknowledged before me on 5-24-24 by
Elizabeth Miller

Duane Gordon
Notary Public

Duane Gordon
Notary Public Name

My Commission Expires:
5-11-26



This notarial act was completed:

- In Person
- In Person Electronic
- Remote Online Notarization

Acknowledgment

State of Iowa

County of Madison

This record was acknowledged before me on 5-24-24 by Charles Duane Gordon as Vice President of Union State Bank

Stacey Lowe
Notary Public

Stacey Lowe
Notary Public Name



My Commission Expires:
9-12-2026

This notarial act was completed:

- In Person
- In Person Electronic
- Remote Online Notarization

Loan Origination Organization: Union State Bank
NMLS ID: 435185

Loan Originator: Charles Duane Gordon
NMLS ID: 471740