

BK: 2024 PG: 2688  
Recorded: 11/5/2024 at 11:59:47.0 AM  
Pages 4  
County Recording Fee: \$22.00  
Iowa E-Filing Fee: \$3.00  
Combined Fee: \$25.00  
Revenue Tax: \$0.00  
BRANDY L. MACUMBER, RECORDER  
Madison County, Iowa

**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: 2**

**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 November 1, 2024.

**Mortgagor**

MARY JANE ROBERTS  
An unmarried individual  
834 S 7TH AVE  
WINTESET, 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 April 18, 2014 and recorded on April 18, 2014. The Security Instrument was recorded in the records of MADISON County, Iowa in BOOK 2014, PAGE 918. The property is located in MADISON County at 834 S 7TH AVE, Winterset, Iowa, IA 50273-\_\_\_\_\_.

Described as: THE NORTH 73 FEET AND 5 INCHES OF THE EAST HALF IE1/21 OF LOT EIGHTEEN 1181 OF HUTCHINGS ADDITION TO THE TOWN OF WINTERSET, MADISON COUNTY, IOWA.

**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 MARY JANE ROBERTS (the "*Borrower*") dated April 18, 2014 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 Fifty nine thousand eight hundred sixty-eight and 29/100 Dollars (U.S. \$59,868.29) plus interest. Borrower has promised to pay this debt in regular periodic payments and to pay the debt in full not later than November 1, 2029.

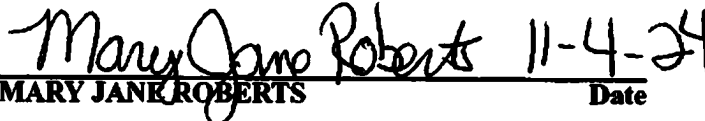
**Maximum Obligation Limit.** The total principal amount secured by the Security Instrument at any one time will not exceed \$59,868.29 which is a \$14,931.71 decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made pursuant 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**

  
MARY JANE ROBERTS Date

**Lender**

**Union State Bank**

*a/an Iowa Banking Corporation*

    Duane Gordon         11-4-24      
Date

**Acknowledgment**

State of Iowa

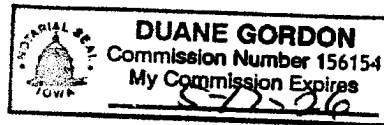
County of     Madison    

This record was acknowledged before me on     11-4-24     by     MARY JANE ROBERTS    

    Duane Gordon      
Notary Public

    Duane Gordon      
Notary Public Name

My Commission Expires:  
    5-17-26    



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 11-09-2024 by  
Duane Gordon as Vice President of  
Union State Bank

Jayne Maxwell  
Notary Public

Jayne Maxwell  
Notary Public Name

My Commission Expires:  
05-06-2026



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