

BK: 2025 PG: 2810
Recorded: 10/21/2025 at 10:31:51.0 AM
Pages 5
County Recording Fee: \$27.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$30.00
Revenue Tax: \$0.00
BRANDY L. MACUMBER, RECORDER
Madison County, Iowa

FOR RECORDER'S USE ONLY

Prepared By: MICKAYLA FREDERICK, LOAN PROCESSOR, EARLHAM SAVINGS BANK, 475 MILL ST, VAN METER, IA 50261, (515) 996-2244

ADDRESS TAX STATEMENT:

EARLHAM SAVINGS BANK, Attention: Escrow Servicing, 7300 LAKE DRIVE, WEST DES MOINES, IA 50266-2502

RECORDATION REQUESTED BY:

EARLHAM SAVINGS BANK , Attention: Loan Dept, 130 NORTH CHESTNUT AVE, EARLHAM, IA 50072

WHEN RECORDED MAIL TO:

EARLHAM SAVINGS BANK , Attention: Loan Dept, 130 NORTH CHESTNUT AVE, EARLHAM, IA 50072

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 2 of this Modification. The legal description can be found on page 2 of this Modification. The related document or instrument number can be found on page 1 of this Modification.

THIS MODIFICATION OF MORTGAGE dated October 14, 2025, is made and executed between WILLIAM J. HERMAN, whose address is 1382 CREAMERY RD, DEXTER, IA 50070 and FRANCES L. HERMAN, whose address is 1382 CREAMERY RD, DEXTER, IA 50070; As husband and wife (referred to below as "Grantor") and EARLHAM SAVINGS BANK, whose address is 475 MILL ST, VAN METER, IA 50261 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 15, 2010 (the "Mortgage") which has been recorded in MADISON County, State of Iowa, as follows:

FILED JANUARY 4, 2011 IN BOOK 2011 PAGE 37 IN THE OFFICE OF THE RECORDER, MADISON COUNTY, IOWA.

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

**MODIFICATION OF MORTGAGE
(Continued)**

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SEE EXHIBIT "A"

The Real Property or its address is commonly known as 1382 CREAMERY RD, DEXTER, IA 50070.

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

EXTENDED THE MATURITY DATE OF THE MORTGAGE TO NOVEMBER 15, 2050.

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 endorser 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 to all such subsequent actions.

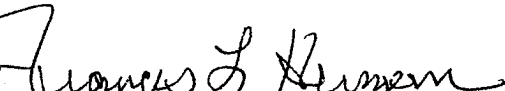
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 14, 2025.

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

GRANTOR:

x 

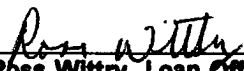
WILLIAM J. HERMAN

x 

FRANCES L. HERMAN

LENDER:

EARLHAM SAVINGS BANK

x 

Ross Wittry, Loan Officer

MODIFICATION OF MORTGAGE
(Continued)

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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 OCTOBER 14, 2025.

GRANTOR:

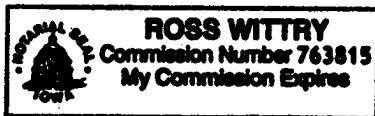
X William J. Herman
WILLIAM J. HERMAN

X Frances L. Herman
FRANCES L. HERMAN

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Dallas)

This record was acknowledged before me on October 14, 2025 by WILLIAM J. HERMAN and FRANCES L. HERMAN, As husband and wife.



Ross Wittry
Notary Public in and for the State of Iowa
My commission expires 7/9/2025

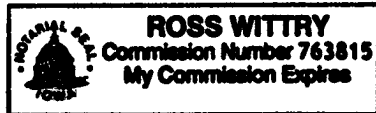
MODIFICATION OF MORTGAGE
(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Dallas)

This record was acknowledged before me on October 14, 2025 by Ross Wittry as Loan Officer of EARLHAM SAVINGS BANK.



Ross Wittry
Notary Public in and for the State of Iowa
My commission expires 7/9/2025

EXHIBIT "A"

A PARCEL OF LAND BEGINNING 732.7 FEET NORTH 0°00' EAST OF THE SOUTHWEST CORNER OF SECTION TWENTY (20), IN TOWNSHIP SEVENTY-SEVEN (77) NORTH, RANGE TWENTY-NINE (29) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA, THENCE CONTINUING NORTH 0°00' EAST 346.00 FEET, THENCE NORTH 87°47 1/2' EAST 377.9 FEET, THENCE SOUTH 0°00' WEST 346.0 FEET, THENCE SOUTH 87°47 1/2' WEST 377.9 FEET TO THE POINT OF BEGINNING, CONTAINING 3.00 ACRES INCLUDING 0.30 ACRES OF COUNTY ROADWAY, AND HEREAFTER CALLED LOT A SOUTHWEST QUARTER (1/4) OF THE SOUTHWEST QUARTER (1/4) OF SECTION TWENTY (20), TOWNSHIP SEVENTY-SEVEN (77) NORTH, RANGE TWENTY-NINE (29) WEST.