

BK: 2026 PG: 1582
Recorded: 6/3/2026 at 11:43:01.0 AM
Pages 3
County Recording Fee: \$17.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$20.00
Revenue Tax: \$0.00
BRANDY L. MACUMBER, RECORDER
Madison County, Iowa

FOR RECORDER'S USE ONLY

Prepared By: **Stephanie Scott, Loan Processor, Lincoln Savings Bank, 312 Nile Kinnick Drive, Adel, IA 50003, (319) 788-6441**

RECORDATION REQUESTED BY:

Lincoln Savings Bank, Adel Office, 312 Nile Kinnick Drive, Adel, IA 50003

WHEN RECORDED MAIL TO:

Lincoln Savings Bank, Adel Office, 312 Nile Kinnick Drive, Adel, IA 50003

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 parcel identification number 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 May 20, 2026, is made and executed between Stephen C. Keller aka Stephen Keller and Amy M. Keller aka Amy Keller; husband and wife (referred to below as "Grantor") and Lincoln Savings Bank, whose address is 312 Nile Kinnick Drive, Adel, IA 50003 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 16, 2025 (the "Mortgage") which has been recorded in Madison County, State of Iowa, as follows:

Recorded September 23, 2025 in Book 2025 Page 2520.

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

PARCEL "B" LOCATED IN THE NORTHEAST QUARTER (1/4) OF THE SOUTHEAST QUARTER (1/4) OF SECTION ONE (1), TOWNSHIP SEVENTY-FIVE (75) NORTH, RANGE TWENTY-EIGHT (28) WEST OF THE 5TH P.M., CITY OF WINTERSSET, MADISON COUNTY, IOWA, CONTAINING 2.124 ACRES, AS SHOWN IN PLAT OF SURVEY FILED IN BOOK 2, PAGE 306 ON NOVEMBER 26, 1996, IN THE OFFICE OF THE RECORDER OF MADISON COUNTY, IOWA.

The Real Property or its address is commonly known as 1525 S 4th Ave, Winterset, IA 50273. The Real Property parcel identification number is 820005200300000.

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

The credit limit is hereby increased by \$140,000.00.

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

**MODIFICATION OF MORTGAGE
(Continued)**

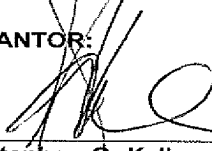
that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions. Grantor hereby ratifies and affirms that Grantor's liability shall continue in full force and effect through and including the Note's now extended maturity date and that Grantor has no defenses, setoffs, or other claims against Lender arising out of this credit facility. If it is determined that any other person or entity other than Lender shall have a lien, encumbrance, or claim of any type which has a legal priority over any term of this Modification, the original terms of the Note and Mortgage shall be severable from this Modification and separately enforceable from the terms thereof as modified hereby in accordance with their original terms, and Lender shall maintain all legal or equitable priorities which were in existence before the date of execution of this Modification. It is understood by and is the intention of the parties hereto that any legal or equitable priorities of Lender over any party which were in existence before the date of execution of this Modification shall remain in effect after the execution of this Modification.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MAY 20, 2026.

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

GRANTOR:

X



Stephen C. Keller

X



Amy M. Keller

LENDER:

LINCOLN SAVINGS BANK

X



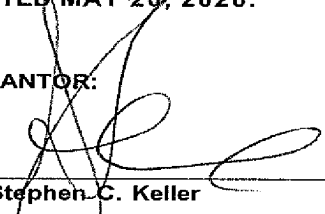
Kristi Fuller, Vice President

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 MAY 20, 2026.

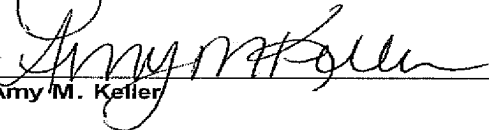
GRANTOR:

X



Stephen C. Keller

X



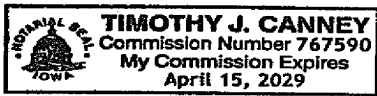
Amy M. Keller

MODIFICATION OF MORTGAGE
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Dallas)

This record was acknowledged before me on May 20, 2026 by Stephen C. Keller and Amy M. Keller, husband and wife.

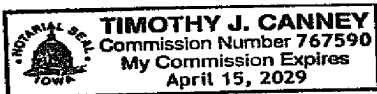


Timothy J. Canney
Notary Public in and for the State of _____
My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Dallas)

This record was acknowledged before me on May 20, 2026 by Kristi Fuller as Vice President of Lincoln Savings Bank.



Timothy J. Canney
Notary Public in and for the State of _____
My commission expires _____