BK: 2026 PG: 2505
Recorded: 8/21/2026 at 2:17:02.0 PM
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

State of Iowa ———— Space Above This Line For Recording Data

Prepared By:
Morgan Chambers (515-981-4234)
801 Main St
Norwalk, IA 50211

Return To:
Morgan Chambers (515-981-4234)
801 Main St
Norwalk, IA 50211

MODIFICATION OF OPEN-END MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is August 21, 2026. The parties and their addresses are:

MORTGAGOR:
Eric A Hickenbottom
Joie M Hickenbottom
715 N 1st Ave, Winterset, IA 50273
Husband and Wife

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

LENDER:
City State Bank
Organized and existing under the laws of Iowa
801 Main St, PO Box 159, Norwalk, IA 50211

BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated April 7, 2026 and recorded on April 7, 2026. The Security Instrument was recorded in the records of Madison County, Iowa at Book: 2026, Page: 978. The property is located in Madison County at 2151 North River School Rd, Winterset, IA 50273.
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 ________________.)

Parcel "K" located in the Southeast Quarter (1/4) of the Southwest Quarter (1/4) and in the Southwest Quarter (1/4) of the Southeast Quarter (1/4) of Section One (1), Township Seventy-six (76) North, Range Twenty-eight (28) West of the 5th P.M., Madison County, Iowa, containing 10.000 acres, as shown in Plat of Survey filed in Book 2017, page 3151 on October 5, 2017, in the Office of the Recorder of Madison County, Iowa

NOTICE: THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF $ 1,000,000.00 . 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.)*

Increase secured amount from $775,000.00 to $1,000,000.00

☑ **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by the Security Instrument at any one time will not exceed $ 1,000,000.00 ☑ which is a $ 225,000.00 ☑ 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:

_______________________________ 8-21-26
(Signature) (Date)

Joie Hickenbottom _______________________________ 8/21/26
(Signature) (Date)

____
(Signature) (Date)

LENDER:

By _______________________________
Stephen Davis

ACKNOWLEDGMENT:

STATE OF Iowa, COUNTY OF Polk } ss.

(Individual) On this 21st day of August, 2026, before me, a Notary Public in the state of Iowa, personally appeared Eric A Hickenbottom and Joie M Hickenbottom, Husband and Wife 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.

My commission expires:

(Seal)

____
(Notary Public)

NOTARIAL SEAL IOWA
STEPHEN L. DAVIS
Commission Number 873673
My Commission Expires
June 9, 2029

ACKNOWLEDGMENT:

(Lender) STATE OF Iowa, COUNTY OF Polk } ss.

On this 21st day of August 2026, before me, a Notary Public in the state of Iowa, personally appeared Stephen Davis, to me personally known, who being by me duly sworn or affirmed did say that person is Vice President 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 Vice President and the said Stephen Davis acknowledged the execution of said instrument to be the voluntary act and deed of said entity by it voluntarily executed.

My commission expires:
(Seal)

Christine E Draper
(Notary Public)

CHRISTINE E DRAPER
Commission Number 775546
My Commission Expires
11-01-2027

Loan origination organization City State Bank
NMLS ID 416698
Loan originator
NMLS ID