Document 2026 2671

Book 2026 Page 2671 Pages 5
Date 9/08/2026 Time 12:05:11PM
Rec Amt $27.00

BRANDY MACUMBER. COUNTY RECORDER
MADISON COUNTY IOWA

Space Above This Line For Recording Data

This instrument was prepared by JAYNE MAXWELL, UNION STATE BANK, PO BOX 110, WINTERSET, IA 50273, 515-462-2161
Return To: JAYNE MAXWELL, UNION STATE BANK, PO BOX 110, WINTERSET, IA 50273, 515-462-2161

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is August 31, 2026. The parties and their addresses are:

MORTGAGOR:
LOUIS M ERPELDING
2580 HIATT APPLE TRL
WINTERSET, IA 50273-8110

COE L K ERPELDING
2580 HIATT APPLE TRL
WINTERSET, IA 50273-8110

LENDER:
UNION STATE BANK
Organized and existing under the laws of Iowa
611 W. HWY 92
WINTERSET, IA 50273

1. BACKGROUND. Mortgagor and Lender entered a security instrument dated July 27, 2026 and recorded on BOOK 2026, PAGE 2281 (Security Instrument). The Security Instrument was recorded in the records of Madison County, Iowa at and covered the following described Property:

The Southeast Quarter (¼) of the Northwest Quarter (¼) and the Northeast Quarter (¼) of the Southwest Quarter (¼) of Section Twenty-four (24), in Township Seventy-five (75) North, Range Twenty-seven (27) West of the 5th P.M., Madison County, Iowa,

The property is located in Madison County at 2580 HIATT APPLE TRAIL, WINTERSET, Iowa 50273.

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

A. Maximum Obligation Limit. The maximum obligation provision of the Security Instrument is modified to read:

(1) Maximum Obligation Limit. The total principal amount secured by this Security Instrument at any one time and from time to time will not exceed $600,000.00. Any limitation of amount does not include interest.

B. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts and Future Advances. The term "Secured Debts" includes, and this Security Instrument will secure each of the following:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement dated August 31, 2026, from Mortgagor to Lender, with a modified maximum credit limit of $600,000.00 and maturing on September 1, 2031.

(b) Future Advances. All future advances from Lender to Mortgagor under the Specific Debts executed by Mortgagor in favor of Lender after this Security Instrument. If more than one person signs this Security Instrument, each agrees that this Security Instrument will secure all future advances that are given to Mortgagor either individually or with others who may not sign this Security Instrument. All future advances are secured by this Security Instrument even though all or part may not yet be advanced. All future advances are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future advances in any amount. Any such commitment must be agreed to in a separate writing.

(c) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

3. WARRANTY OF TITLE. Mortgagor warrants that Mortgagor continues to be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, mortgage and warrant the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.

4. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

NOTICE TO CONSUMER:

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 without penalty and may be entitled to receive a refund of unearned charges in accordance with law.

SIGNATURES. By signing, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:

LOUIS M ERPELDING

Date 8/31/26

COE L K ERPELDING

Date 8/31/26

LENDER:

UNION STATE BANK

By , VP
MATT OLSON, VICE PRESIDENT

Date 8/31/26

ACKNOWLEDGMENT.

STATE OF IOWA, COUNTY OF MADISON ss.

On this 31th day of August 2026 before me, a Notary Public in the state of Iowa, personally appeared LOUIS M ERPELDING, and COE L K ERPELDING , 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:

(Notary Public)

MATT OLSON
Commission Number 853627
MY COMMISSION EXPIRES
2-1-2027

(Lender Acknowledgment)

STATE OF IOWA, COUNTY OF MADISON ss.

On this 31st day of August 2026 before me, a Notary Public, in and for said county, personally appeared MATT OLSON, to me personally known, who being by me duly sworn or affirmed did say that that person is VICE PRESIDENT of UNION STATE BANK and that said instrument was signed on behalf of the said corporation by authority of its board of directors and the said VICE PRESIDENT acknowledged the execution of said instrument to be the voluntary act and deed of said corporation by it voluntarily executed.

My commission expires:

Makayla Joyce
(Notary Public)

NOTARIAL SEAL IOWA
MAKAYLA JOYCE
Commission Number 866102
My Commission Expires
July 16, 2028