BK: 2026 PG: 2870
Recorded: 9/25/2026 at 8:12:52.0 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

State of Iowa — Space Above This Line For Recording Data

Prepared By:
Crystal Gurwell 515-981-4234
801 Main St PO Box 159
Norwalk, IA 50211

Return To:
Crystal Gurwell 515-981-4234
801 Main St PO Box 159
Norwalk, IA 50211

MODIFICATION OF OPEN-END MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is September 24, 2026. The parties and their addresses are:

MORTGAGOR:
John Rapp
Kathy Rapp, husband and wife
5736 Gallery Ct
West Des Moines, IA 50266

☐ 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 August 20, 2019 and recorded on August 21, 2019. The Security Instrument was recorded in the records of Madison County, Iowa at Book 2019 Page 2589. The property is located in Madison County at 3396 330th St New Virginia, IA 50210.

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 page 5. See Exhibit A.)

NOTICE: THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF $ 600,000.00 ________________. 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.)*

reason for modification is to increase maximum secured amount from $248,000.00 to $600,000.00

☑ **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by the Security Instrument at any one time will not exceed $ 600,000.00 ☑ which is a $ 352,000.00 ☑ 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:

9/24/26

(Signature) John Rapp (Date)

Kathy Rapp 9/24/26

(Signature)Kathy Rapp (Date)

(Signature) (Date)

LENDER: City State Bank

By Nicol Hoover

Nicol Hoover

ACKNOWLEDGMENT:

STATE OF Iowa, COUNTY OF Warren } ss.

(Individual) On this 24th day of September 2026, before me, a Notary Public in the state of Iowa, personally appeared John Rapp and Kathy Rapp, 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)

Nicol Hoover

(Notary Public)

NOTARIAL SEAL • IOWA

Nicol Hoover
Commission No. 746446
My Commission Expires
April 17, 2028

ACKNOWLEDGMENT:

(Lender)

STATE OF Iowa, COUNTY OF Warren } ss.

On this 24th day of September 2026, before me, a Notary Public in the state of Iowa, personally appeared Nicol Hoover, to me personally known, who being by me duly sworn or affirmed did say that person is VP, Retail Manager & Real Estate Loan Officer 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 VP, Retail Manager & Real Estate Loan Officer and the said Nicol Hoover acknowledged the execution of said instrument to be the voluntary act and deed of said entity by it voluntarily executed.

My commission expires: Sydney Hoeger (Notary Public)

(Seal)

SYDNEY HOEGER
Commission Number 863216
My Commission Expires
March 11, 2028

Loan origination organization City State Bank
NMLS ID 416698
Loan originator Nicol Hoover, VP Retail Manager
NMLS ID 478070

Exhibit A

Legal Description

A tract of land located in the Northeast Quarter (¼) of the Northeast Quarter (¼) of Section Thirty-six (36) in Township Seventy-four (74) North, Range Twenty-six (26) West of the 5th P. M., Madison County, Iowa, more particularly described as follows, to-wit: Beginning at the Northeast corner of said Section Thirty-six (36); thence S00°00'00"E (assumed bearing for this description) along the East line of the Northeast Quarter (¼) of said Section Thirty-six (36), a distance of 700.00 feet; thence N90°00'00"W, a distance of 780.00 feet; thence N00°00'00"E, a distance of 633.93 feet to the North line of the Northeast Quarter (¼) of the Northeast Quarter (¼) of said Section Thirty-six (36); thence N85°09'30"E along the North line of the Northeast Quarter (¼) of the Northeast Quarter (¼) of said Section Thirty-six (36), a distance of 782.80 feet to the point of beginning. Said tract of land being subject to and together with any and all easements of record, including a 33.00 foot wide public roadway easement on the north side thereof. Said tract of land contains 11.94 acres more or less.