

BK: 2026 PG: 2888  
Recorded: 9/28/2026 at 9:00:38.0 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

**Prepared By:** Jayne Maxwell

611 W Hwy 92  
PO Box 110  
Winterset, IA 50273

**Phone:** (515) 462 - 2161

**Return To:** Jayne Maxwell

611 W Hwy 92  
PO Box 110  
Winterset, IA 50273

**Phone:** (515) 462 - 2161

**Full Legal Description Located on Page:** 2

**Lender Name Located on Page:** 1

**Grantor/Mortgagor/Borrower Name Located on Page:** 1

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## Modification of Mortgage

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The date of this Real Estate Modification ("*Modification*") is September 25th, 2026.

**Mortgagor**

Cinda Whitten  
Spouse of JAMES WHITTEN  
As a Joint Tenant with the Right of Survivorship  
James Whitten  
Spouse of CINDA WHITTEN  
As a Joint Tenant with the Right of Survivorship

**Lender**

Union State Bank  
Organized and existing under the laws of the state  
of Iowa  
611 W Hwy 92  
PO Box 110  
Winterset, IA 50273

2901/2903 Truro Rd  
Truro, IA 50257

**Background.** Mortgagor and Lender entered into a Security Instrument dated June 6, 2024 and recorded on June 6, 2024. The Security Instrument was recorded in the records of MADISON County, Iowa in BOOK 2024 PAGE 1256. The property is located in MADISON County at 2901 / 2903 Truro Rd., Truro, IA, 50273.

Described as: The Southwest Quarter (¼) of the Southeast Quarter (¼) of Section Three (3); AND the North Half (½) of the Northeast Quarter (¼) of Section Ten (10); ALL In Township Seventy-four (74) North, Range Twenty-six (26) West of the 5th P.M., Madison County, Iowa.

**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.

A promissory note between Lender and Cinda Whitten and James Whitten (the "*Borrower*") dated June 6, 2024 as modified by the loan modification agreement signed by Borrower and dated the same date as this Modification (the "*Loan Modification Agreement*"). The Loan Modification Agreement states that Borrower owes Lender One million two hundred Fifty thousand and 00/100 Dollars (U.S. \$1,250,000.00) plus interest. Borrower has promised to pay this debt in regular periodic payments and to pay the debt in full not later than March 1, 2054.

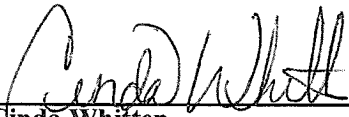
**Maximum Obligation Limit.** The total principal amount secured by the Security Instrument at any one time will not exceed \$3,295,000.00 which is a \$2,045,000.00 increase in the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made 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.

**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**

  
Cinda Whitten

9-25-26  
Date

VO1.1.1.33336

James Whitten

9.25.26  
Date

**Lender**

**Union State Bank**

*a/an Iowa Banking Corporation*

Derek Kramer

Date

*Vice President*

**Acknowledgment**

State of Iowa

County of Madison

This record was acknowledged before me on September 25, 2026 by  
Cinda Whitten

Levi J Easter  
Notary Public

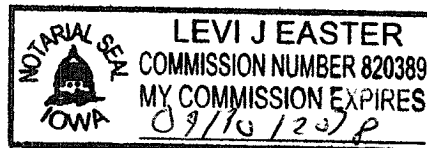
Levi J Easter  
Notary Public Name

My Commission Expires:

09/10/2028

This notarial act was completed:

- ☒ In Person  
☐ In Person Electronic  
☐ Remote Online Notarization



**Acknowledgment**

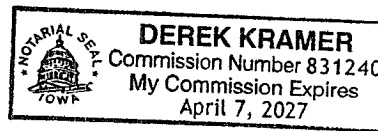
State of Iowa

County of \_\_\_\_\_

This record was acknowledged before me on September 25, 2026 by  
James Whitten

  
\_\_\_\_\_  
Notary Public

Derek Kramer  
\_\_\_\_\_  
Notary Public Name



My Commission Expires:  
April 7th, 2027

This notarial act was completed:

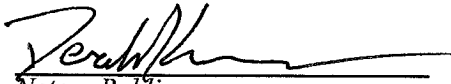
- ☒ In Person  
☐ In Person Electronic  
☐ Remote Online Notarization

**Acknowledgment**

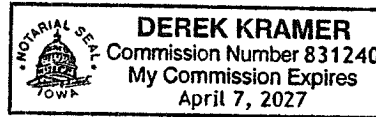
State of Iowa

County of Madison

This record was acknowledged before me on September 25, 2026 by  
Derek Kramer as Vice President of  
Union State Bank

  
Notary Public

Derek Kramer  
Notary Public Name



My Commission Expires:  
April 7<sup>th</sup>, 2027

This notarial act was completed:

- ☒ In Person  
☐ In Person Electronic  
☐ Remote Online Notarization

Loan Origination Organization: Union State Bank  
NMLS ID: 435185

Loan Originator: Derek Kramer  
NMLS ID: 1673389