



Document 2018 3119

Book 2018 Page 3119 Type 04 002 Pages 4

Date 9/27/2018 Time 12:49:18PM

Rec Amt \$22.00

INDX
ANNO
SCAN

LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

CHEK

Prepared By: David A. Koch

611 W Hwy 92

Winterset, IA 50273

Phone: (515) 462 - 2161

Return To: Jayne Maxwell

611 W Hwy 92

Winterset, IA 50273

Full legal description located on page: See attached addendum page 11

Lender Name Located on Page: 1

Grantor/Mortgagor/Borrower Name Located on Page: 1

Modification of Open-End Mortgage

The date of this Open-End Mortgage ("*Security Instrument*") is June 11, 2018

Mortgagor

Andy Miller

Spouse of Elizabeth Miller

Elizabeth Miller

Spouse of Andy Miller

3199 Limestone Ave

Lorimor, IA 50149

Date: September 21, 2018

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

Loan Number: 4260032599

Background. Mortgagor and Lender entered into a Security Instrument dated June 11, 2018 and recorded on June 11, 2018. The Security Instrument was recorded in the records of Madison County, Iowa at Book 2018 Page 1848. The property is located in Madison County at 1473 280th St, Winterset, IA 50273.

Described as: See attached addendum page 11

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 Andy Miller and Elizabeth Miller (the "Borrower") dated June 11, 2018 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 hundred thousand and 00/100 Dollars (U.S. \$100,000.00) plus interest. Borrower has promised to pay this debt in regular periodic payments and to pay the debt in full not later than March 11, 2019.

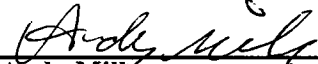
☒ **Maximum Obligation Limit.** The total principal amount secured by the Security Instrument at any one time will not exceed \$100,000.00 ☒ which is a \$14,000.00 ☒ increase ☐ decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges 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.

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


Andy Miller
9-26-18
Date


Elizabeth Miller
9/26/18
Date

Lender

Union State Bank

David A. Koch 9/26/18
David A. Koch, VP Date

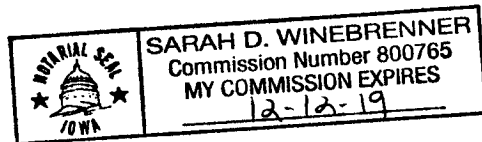
Acknowledgment

State of Iowa

County of Madison

This instrument was acknowledged before me on September 26, 2018 by Andy Miller, married to Elizabeth Miller.

Sarah Winebrenner
Notary Public



Sarah Winebrenner
(Print Name)

My commission expires: 12-12-19

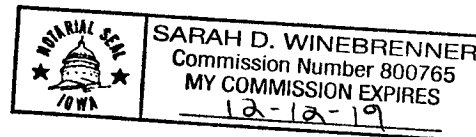
Acknowledgment

State of Iowa

County of Madison

This instrument was acknowledged before me on September 26, 2018 by Elizabeth Miller, married to Andy Miller.

Sarah Winebrenner
Notary Public



Sarah Winebrenner
(Print Name)

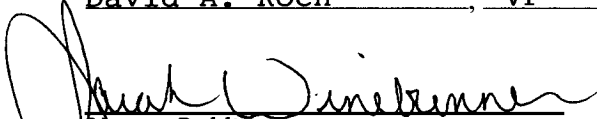
My commission expires: 12-12-19

Acknowledgment

State of Iowa

County of Madison

This instrument was acknowledged before me on September 26, 2018 by
David A. Koch, VP of Union State Bank.



Notary Public

Sarah Winebrenner
(Print Name)



My commission expires: 12-12-19

Loan Origination Organization: Union State Bank
NMLS ID: 435185

Loan Originator: David A. Koch
NMLS ID: 471741