



Document 2018 4056

Book 2018 Page 4056 Type 04 002 Pages 5
Date 12/12/2018 Time 12:11:17PM
Rec Amt \$27.00

INDX
ANNO
SCAN

LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

CHEK

Prepared By: Charles Duane Gordon

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: 2

Lender Name Located on Page: 1

Grantor/Mortgagor/Borrower Name Located on Page: 1

Modification of Mortgage

The date of this Mortgage ("*Security Instrument*") is December 4, 2018.

Mortgagor

JAMES D MEASE
Spouse of ABBEY L. MEASE
ABBEY L MEASE
Spouse of JAMES D. MEASE
3011 PERU RD
TRURO, IA 50257

Date: December 4, 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: Copy_4260032554

Background. Mortgagor and Lender entered into a Security Instrument dated April 11, 2018 and recorded on April 13, 2018. The Security Instrument was recorded in the records of RECORDERS OFFICE OF MADISON County, Iowa at BOOK 2018 ON PAGE 1150. The property is located in MADISON County at 3011 PERU RD, TRURO, IA 50257.

Described as: REFER TO ATTACHED EXHIBIT "A" ON 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 JAMES D MEASE and ABBEY L MEASE (the "Borrower") dated April 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 Two hundred fifty two thousand five hundred and 00/100 Dollars (U.S. \$252,500.00) plus interest. Borrower has promised to pay this debt in regular periodic payments and to pay the debt in full not later than February 11, 2019.

☒ **Maximum Obligation Limit.** The total principal amount secured by the Security Instrument at any one time will not exceed \$252,500.00 ☐ which is a \$_____ ☐ 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



JAMES D MEASE Date 12-5-18



ABBEY L MEASE Date 12-5-18

Lender

Union State Bank

a/an Iowa CORP

Duane Gordon 12-5-18
Date

Acknowledgment

State of Iowa

County of WINTERSET

This instrument was acknowledged before me on 12-5-18 by JAMES
D MEASE.

Duane Gordon
Notary Public

Duane Gordon
(Print Name)

My commission expires: _____



Acknowledgment

State of Iowa

County of WINTERSET

This instrument was acknowledged before me on 12-5-18 by ABBEY
L MEASE.

Duane Gordon
Notary Public

Duane Gordon
(Print Name)

My commission expires: _____



**AGREEMENT SHOULD BE READ CAREFULLY
BECAUSE ONLY THOSE TERMS IN WRITING
ARE ENFORCEABLE. NO OTHER TERMS OR
ORAL PROMISES NOT CONTAINED IN THIS
WRITTEN CONTRACT MAY BE LEGALLY
ENFORCED. YOU MAY CHANGE THE TERMS**

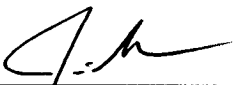
**OF THIS AGREEMENT ONLY BY ANOTHER
WRITTEN AGREEMENT.**

Reason(s) for Modification. Allow time to prepare to
refinance this loan into permanent financing for a fixed
rate mortgage..

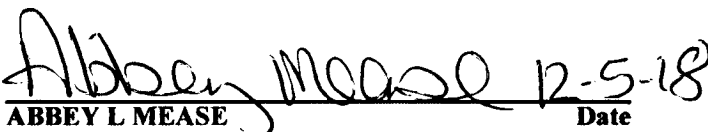
Signatures

I understand that terms following a ☐ apply only if checked. **By signing, I agree to the terms contained in this Agreement.** I also acknowledge receipt of a copy of this Agreement on today's date.

Borrower



JAMES D MEASE
12-5-18
Date



ABBEY L MEASE
12-5-18
Date

Loan Origination Organization: Union State Bank
NMLS ID: 435185

Loan Originator: Charles Duane Gordon
NMLS ID: 471740

Acknowledgment

State of Iowa

County of WINTERSET

This instrument was acknowledged before me on 12-5-18 by
Duane Gordon, Vice President of Union State Bank.

Jayne Maxwell
Notary Public

Jayne Maxwell
(Print Name)

My commission expires: 5/6/2020



Loan Origination Organization: Union State Bank

NMLS ID: 435185

Loan Originator: Charles Duane Gordon

NMLS ID: 471740