

UCC FINANCING STATEMENT AMENDMENT

E25014159-6

FOLLOW INSTRUCTIONS

**FILED
IOWA SECRETARY OF STATE**

2025-03-18 12:41

A. NAME & PHONE OF CONTACT AT SUBMITTER (optional)
B. E-MAIL CONTACT AT SUBMITTER (optional)
C. SEND ACKNOWLEDGEMENT TO: (Name and Address) Off-site Administrative Services 1419 SE Wanda Dr Ankeny, IA 50021

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

INITIAL FINANCING STATEMENT FILE NUMBER
E25007642-2

This FINANCING STATEMENT AMENDMENT is to be filed [for record] (or recorded) in the REAL ESTATE RECORDS.

TERMINATION: Effectiveness of the Financing Statement identified above is terminated with respect to the security interest(s) of Secured Party authorizing this Termination Statement.

ASSIGNMENT (full or partial): Provide name and address of Assignee and name of Assignor in sections below.

CONTINUATION: Effectiveness of the Financing Statement identified above with respect to the security interest(s) of Secured Party authorizing this Continuation Statement is continued for the additional period provided by applicable law.

PARTY INFORMATION CHANGE:

Check one of these two boxes: This Change affects Debtor or Secured Party of record

AND Check one of these three boxes to:

CHANGE name and/or address: Give current record name, new name (if name change), and/or new address (if address change) in sections below.

ADD name: Complete Name, and also Address section below.

DELETE name: Give record name to be deleted in section below.

COLLATERAL CHANGE: Also check one of these four boxes: **ADD** collateral **DELETE** collateral **RESTATE** covered collateral **ASSIGN** collateral
Indicate collateral:

UCC-3 AMENDMENT: ENFORCEMENT OF SECURITY INTEREST & EXPANSION OF CLAIM ****Secured Party:**** Brittany Frances Jacobson ****Address:**** 1419 SE Wanda Dr, Ankeny, IA 50021 ****Debtor:**** BMO Harris Bank N.A. ****Debtor Address:**** 320 South Canal Street, Chicago, IL 60606 ****UCC-1 Filing Number:**** E25007642-2 ****UCC-3 Amendment Filing Number:**** E250122259-8 ****Total Secured Claim (Updated):**** \$1,900,000 Amendment Summary

This UCC-3 Amendment updates and expands the scope of the secured collateral covered under the original UCC-1 filing to reflect continued non-compliance, obstruction, and willful refusal by BMO Harris Bank N.A. to acknowledge the Secured Party's rights. Justification for Increased Claim Amount The secured claim amount has been ****increased** from \$900,000 to \$1,900,000****** due to the following factors: 1. ****Failure to Recognize Secured Party Status**** – BMO Harris Bank has failed to lawfully acknowledge the Secured Party's standing, despite multiple lawful filings and notices. 2. ****Obstruction & Delays**** – The debtor has knowingly ignored UCC filings, forcing the Secured Party to invest substantial time, effort, and legal resources in enforcement. 3. ****Attorney-Level Time Compensation**** – The Secured Party has acted in a legal enforcement capacity, warranting compensation equivalent to attorney fees. The standard commercial finance attorney rate is \$400–\$600 per hour, and based on 100+ hours spent, a conservative claim increase of \$75,000 is justified. 4. ****Administrative & Filing Costs**** – Costs related to legal research, documentation, filing fees, certified mailings, and enforcement actions exceed \$2,500. 5. ****Statutory Penalties for Non-Compliance**** – Under ****UCC-9-625****, non-compliance results in penalties that justify doubling the original claim amount, leading to an additional \$900,000 in secured claims. 6. ****Default & Escalation**** – BMO Harris Bank is now in formal default, and failure to cure this default will result in immediate legal enforcement actions, including regulatory complaints, garnishments, and asset liens. Expanded Scope of Collateral This amendment expands the secured interest to include, but is not limited to: - All financial transactions, revenue streams, and assets controlled by BMO Harris Bank N.A. - All incoming and outgoing deposits, check payments, ACH transactions, wire transfers, and merchant processing transactions. - All credit and processing settlements, including Federal Reserve transfers and loan securitization proceeds. - All investment holdings, securities, and derivative transactions controlled by BMO Harris Bank. - All accounts receivable and future revenue generated by BMO Harris Bank. Enforcement Actions Pending The following enforcement measures will be initiated immediately: - ****Garnishment actions**** against all daily

deposits and incoming payments. - **Court orders freezing BMO Harris's assets.** - **Sheriff's levy** to seize financial assets under the secured claim. - **Regulatory complaints** filed with the CFPB, OCC, FDIC, and Iowa Attorney General. - **Final enforcement filings** with financial regulators and clearing banks. Notification to Clearing Banks & Financial Institutions Per **UCC-9-406 and UCC-9-607**, this updated security interest is now being enforced with: - Federal Reserve Bank (ACH & Wire Clearinghouse) - JPMorgan Chase (Correspondent Banking) - Wells Fargo Bank (Clearing Bank for BMO Transactions) - Citibank (Electronic Funds Transfers & Treasury Management) - Automated Clearing House (ACH) Network Processors Any unauthorized disbursement or liquidation of secured funds will result in **federal liability under UCC and banking laws**. Authorized by: **Secured Party:** Brittany Frances Jacobson

NAME OF SECURED PARTY OF RECORD AUTHORIZING THIS AMENDMENT: Provide only one name (name of Assignor, if this is an Assignment). If this is an Amendment authorized by a DEBTOR, check here and provide name of authorizing Debtor

	ORGANIZATION'S NAME			
OR	INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX
	Jacobson	Brittany	Frances	

OPTIONAL FILER REFERENCE DATA

Use this space for additional information

UCC-3 AMENDMENT: ENFORCEMENT OF SECURITY INTEREST & EXPANSION OF CLAIM

****Secured Party:**** Brittany Frances Jacobson

****Address:**** 1419 SE Wanda Dr, Ankeny, IA 50021

****Debtor:**** BMO Harris Bank N.A.

****Debtor Address:**** 320 South Canal Street, Chicago, IL 60606

****UCC-1 Filing Number:**** E25007642-2

****UCC-3 Amendment Filing Number:**** E250122259-8

****Total Secured Claim (Updated):**** \$1,900,000

Amendment Summary

This UCC-3 Amendment updates and expands the scope of the secured collateral covered under the original UCC-1 filing to reflect continued non-compliance, obstruction, and willful refusal by BMO Harris Bank N.A. to acknowledge the Secured Party's rights.

Justification for Increased Claim Amount

The secured claim amount has been ****increased from \$900,000 to \$1,900,000**** due to the following factors:

1. ****Failure to Recognize Secured Party Status**** – BMO Harris Bank has failed to lawfully acknowledge the Secured Party's standing, despite multiple lawful filings and notices.
2. ****Obstruction & Delays**** – The debtor has knowingly ignored UCC filings, forcing the Secured Party to invest substantial time, effort, and legal resources in enforcement.
3. ****Attorney-Level Time Compensation**** – The Secured Party has acted in a legal enforcement capacity, warranting compensation equivalent to attorney fees. The standard commercial finance attorney rate is \$400–\$600 per hour, and based on 100+ hours spent, a conservative claim increase of \$75,000 is justified.
4. ****Administrative & Filing Costs**** – Costs related to legal research, documentation, filing fees, certified mailings, and enforcement actions exceed \$2,500.
5. ****Statutory Penalties for Non-Compliance**** – Under ****UCC-9-625****, non-compliance results in penalties that justify doubling the original claim amount, leading to an additional \$900,000 in secured claims.
6. ****Default & Escalation**** – BMO Harris Bank is now in formal default, and failure to cure this default will result in immediate legal enforcement actions, including regulatory complaints, garnishments, and asset liens.

Expanded Scope of Collateral

This amendment expands the secured interest to include, but is not limited to:

- All financial transactions, revenue streams, and assets controlled by BMO Harris Bank N.A.
- All incoming and outgoing deposits, check payments, ACH transactions, wire transfers, and merchant processing transactions.
- All credit and processing settlements, including Federal Reserve transfers and loan securitization proceeds.
- All investment holdings, securities, and derivative transactions controlled by BMO Harris Bank.
- All accounts receivable and future revenue generated by BMO Harris Bank.

Enforcement Actions Pending

The following enforcement measures will be initiated immediately:

- ****Garnishment actions**** against all daily deposits and incoming payments.
- ****Court orders freezing BMO Harris's assets.****
- ****Sheriff's levy**** to seize financial assets under the secured claim.
- ****Regulatory complaints**** filed with the CFPB, OCC, FDIC, and Iowa Attorney General.
- ****Final enforcement filings**** with financial regulators and clearing banks.

Notification to Clearing Banks & Financial Institutions

Per ****UCC-9-406 and UCC-9-607****, this updated security interest is now being enforced with:

- Federal Reserve Bank (ACH & Wire Clearinghouse)
- JPMorgan Chase (Correspondent Banking)
- Wells Fargo Bank (Clearing Bank for BMO Transactions)
- Citibank (Electronic Funds Transfers & Treasury Management)
- Automated Clearing House (ACH) Network Processors

Any unauthorized disbursement or liquidation of secured funds will result in ****federal liability under UCC and banking laws****.

Authorized by:

****Secured Party:**** Brittany Frances Jacobson

****Date:**** March 18, 2025

****Signature:****

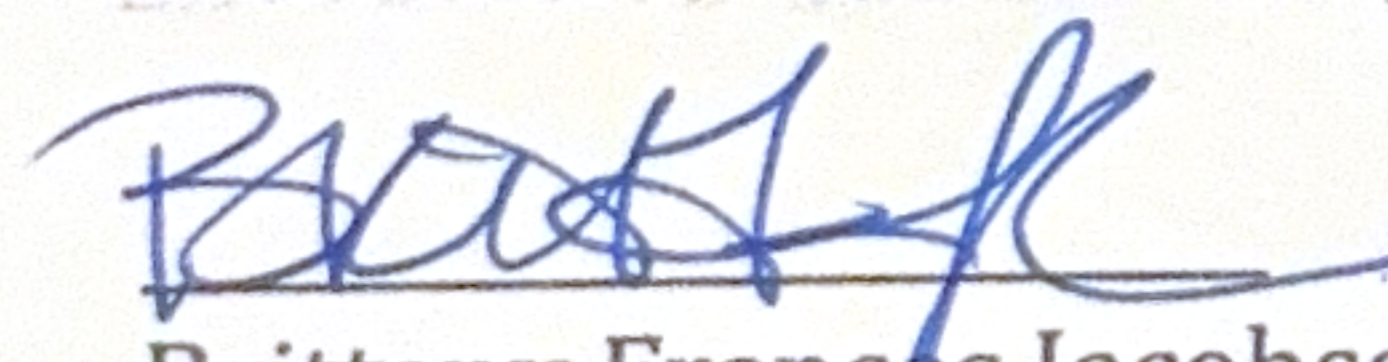


AFFIDAVIT OF DEFAULT & NON-RESPONSE

I, Brittany Frances Jacobson, the Secured Party Creditor, declare the following under penalty of perjury:

1. That on [date of original UCC-1 filing], I lawfully filed a UCC-1 Financing Statement establishing my secured interest in the assets of BMO Harris Bank N.A.
2. That on [date of UCC-3 Amendment], I filed a UCC-3 Amendment to further enforce my security interest and expand my claim against BMO Harris Bank N.A.
3. That despite proper and lawful notice, BMO Harris Bank N.A. has failed to acknowledge or honor my status as a Secured Party Creditor.
4. That due to their continued obstruction, refusal to respond, and failure to honor their obligations, I have been forced to invest substantial time and resources in enforcing my rights, warranting an increase in the secured claim amount to \$1,900,000.
5. That under UCC-9-625 and relevant commercial law, BMO Harris Bank N.A. is now in DEFAULT, and this Affidavit serves as lawful notice of said default.
6. That any further failure to comply will result in escalated enforcement actions, including regulatory complaints, asset liens, and garnishment proceedings.

Executed on this 18th day of March, 2025 at Ankeny, Iowa.


Brittany Frances Jacobson
Secured Party Creditor

