

Recorded: 7/25/2024 at 8:43:56.0 AM  
County Recording Fee: \$7.00  
Iowa E-Filing Fee: \$3.00  
Combined Fee: \$10.00  
Revenue Tax: \$0.00  
Delaware County, Iowa  
Daneen Schindler RECORDER  
BK: 2024 PG: 1763

This instrument was prepared by: Sara Domeyer for Community Savings Bank, 101 E Union, PO Box 77, Edgewood, IA 52042 (563)928-6425  
Return to: Community Savings Bank, 101 E Union, PO Box 77, Edgewood, IA 52042

**MORTGAGE MODIFICATION AGREEMENT**

This Mortgage Modification Agreement ("Agreement") made this July 24, 2024 between Ferman D. Helmuth & Esther I. Helmuth ("Mortgagor(s)") and Community Savings Bank ("Lender").

**NOTICE:** The Open-End Mortgage identified below secures credit in the amount of \$ 185,000.00. Loans and advance up to this amount, together with interest, are senior to indebtedness to other creditors under subsequently recorded or filed mortgages and liens.

For good and valuable consideration Mortgagor(s) and Lender hereby agree that the Open-End Real Estate Mortgage of the Mortgagors dated June 14, 2019, and filed on June 17, 2019 in the records of the Recorder of Delaware County, Iowa, BK: 2019 PG: 1517 for real estate legally described as:

*Parcel B Part Of The NE ¼-NE ¼ Sec. 36, T88N, R5W Of The Fifth P.M., Delaware County, Iowa, according to plat recorded in Book 2008, Page 3087.*

*The property is located in Delaware County at 2717 220<sup>th</sup> Ave, Delhi, IA, 52223.*

The purpose of this Real Estate Modification is to remove section titled LIMITATIONS ON CROSS-COLLATERALIZATION from said open-end real estate mortgage.

Except as provided above, all the terms and conditions of the Open-End Real Estate Mortgage shall continue in full force and effect, unchanged by this Agreement.

IN WITNESS WHEREOF, the Mortgagor(s) have executed this document, and acknowledge receipt of a copy thereof as of the date first written above.

MORTGAGOR:  
Ferman D Helmuth

MORTGAGOR:  
Esther I Helmuth

Ferman D Helmuth 7-23-24  
Ferman D Helmuth Date

Esther I Helmuth 7-23-24  
Esther I Helmuth Date

**MORTGAGOR NOTARIZATION**

STATE OF IOWA  
COUNTY OF DELAWARE

On this 24th day of July 2024, before me, the undersigned, a Notary Public, personally appeared Ferman D. Helmuth & Esther I. Helmuth, to me known to be the identical persons named in and who executed the foregoing instrument and acknowledged that they executed the same as their voluntary act and deed.



Liz Rude  
NOTARY PUBLIC IN THE STATE OF Iowa  
My commission expires: 11-17-2026  
County of Delaware