Recorded: 7/29/2024 at 10:59:57.0 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: 1787

This instrument was prepared by: Rence Nurre 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 <u>July 26, 2024</u> between <u>Robert J Ries & Jennifer L Ries ("Mortgagor(s)")</u> and <u>Community Savings Bank ("Lender")</u>.

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$330,000.00 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 <u>dated January 24, 2022</u> and filed on <u>January 28, 2022</u> in the records of the Recorder of <u>Delaware County</u>, lowa, <u>Book: 2022 Page:328</u> for real estate legally described as:

Parcel 2021-28 in Part of the NE ¼ of the NW ¼ of Section 3-T89N R4W, Delaware County, Iowa according to plat recorded in Book 2021; Page 3184

The property is located in Delaware County at 1613 255th Ave, Earlville, IA 52041

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:

MORTGAGOR:

MORTGAGOR:

126/24

Robert J Ries

Date

MORTGAGOR:

7/26/24

Jehnifer L Ries

Date

MORTGAGOR NOTARIZATION

STATE OF Towa

COUNTY OF Delaware

On this <u>36</u> day of <u>74.14</u>, before me, the undersigned, a Notary Public, personally appeared 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.

Commission Number 821173 My Commission Expires NOTARY PUBLIC IN THE STATE OF Towa My commission expires: 11/12/2025