

Recorded: 7/29/2024 at 11:00:49.0 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: 1790

This instrument was prepared by: Renee 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 July 26, 2024 between Robert J Ries and Jennifer L Ries ("Mortgagor(s)") and Community Savings Bank ("Lender").

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$800,000.00 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 September 30, 2022 and filed on October 4, 2022 in the records of the Recorder of Delaware County, Iowa, Book: 2022 PG: 2984 for real estate legally described as:

The North Four Hundred Sixteen (416) Feet of the East Eight Hundred (800) feet of the West Two Thousand Eighty Three (2083) Feet of the Southeast Quarter (SE ¼) of Section Five (5), Township Eighty Nine (89) North, Range Five (5), West of the Fifth P.M. and Lot Three (3) of the Plat of Kehrl's Subdivision of the NW ¼ of the NE ¼ of Section 19 T87N, R5W of the Fifth P.M., Delaware County, Iowa according to plat recorded in Book 5 Plats, Page 59

The property is located in Delaware County at 1784 165th Street, Manchester, Iowa 52057

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:

Robert J. Ries 7-26-24
Date

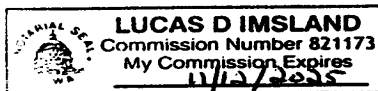
Jennifer L. Ries 7-26-24
Date

MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 26 day of July, before me, the undersigned, a Notary Public, personally appeared Robert and Jennifer Ries 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.



[Signature]
NOTARY PUBLIC IN THE STATE OF Iowa
My commission expires: 11/12/2025