Recorded: 8/1/2024 at 2:19:49.0 PM

County Recording Fee: \$7.00 lowa E-Filing Fee: \$3.00 Combined Fee: \$10.00 Revenue Tax: \$0.00 Delaware County, lowa

Daneen Schindler RECORDER

BK: 2024 PG: 1848

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 <u>July 31, 2024</u> between <u>Steven L Koeneke ("Mortgagor(s)")</u> and <u>Community Savings Bank ("Lender")</u>.

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$178.160.00. 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 July 31, 2019</u> and filed on <u>August 1, 2019</u> in the records of the Recorder of <u>Delaware County</u>, lowa, <u>Book: 2019 PG: 2027</u> for real estate legally described as:

Parcel 2019-48 Part of the NE ¼ of the SE ¼ of Sec 30, T90N, R4W of the Fifth P.M., Delaware County, lowa, according to plat recorded in Book 2019, Page 1607.

The property is located in Delaware County at 1456 227th Ave, Greeley, lowa 52050

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.

Stern S grande 8/1/2024

Staven I Koeneke

MORTGAGOR:

MORTGAGOR NOTARIZATION

STATE OF Jong	
COUNTY OF Delivere	
Upen die day of August	before me, the undersigned, a Notary Public, personally appeared Sheek and 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.	
	Val 6 de

PARKER A. HUNT
Commission Number 782434
My Commission Expires
June 16, 2026

NOTARY PUBLIC IN THE STATE OF A

My commission expires: 6-16-2 026