

Recorded: 8/1/2024 at 2:20:06.0 PM  
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: 1849

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 31, 2024 between Steven L Koeneke ("Mortgagor(s)") and Community Savings Bank ("Lender").

**NOTICE:** The Open-End Mortgage identified below secures credit in the amount of \$200,000.00 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, 2017, and filed on June 15, 2017 in the records of the Recorder of Delaware County, Iowa, BK: 2017 PG: 1642 for real estate legally described as:

*LOTS TEN (10), ELEVEN (11), TWELVE (12), THIRTEEN (13), FOURTEEN (14) AND THAT PART OF LOT TWENTY SEVEN (27) THAT LIES WEST OF A LINE DESCRIBED AS COMMENCING AT A POINT EIGHT (8) RODS WEST OF THE NORTHWEST CORNER OF LOT FIFTEEN (15) AND RUNNING THENCE SOUTH ALONG THE WEST CITY LIMIT LINE OF THE TOWN OF GREELEY, IOWA, TO A POINT ON THE SOUTH LINE OF SAID LOT TWENTY SEVEN (27) THAT IS EIGHT HUNDRED FORTY THREE (843) FEET, MORE OR LESS, WEST OF THE SOUTHEAST CORNER OF SAID LOT TWENTY SEVEN (27), ALL IN THE SUBDIVISION OF ALL THAT PART OF THE NORTH ONE- HALF (N1/2) OF THE NORTHWEST QUARTER (NW1/4) OF SECTION TWENTY NINE (29), TOWNSHIP NINETY (90) NORTH, RANGE FOUR (4), WEST OF THE FIFTH P.M., AS LIES WEST FROM THE DEPOT GROUNDS OF THE CHICAGO, MILWAUKEE AND ST. PAUL RAILROAD COMPANY AND NOT COVERED BY BAKER'S FIRST AND SECOND ADDITIONS TO GREELEY, IOWA, ACCORDING TO PLAT RECORDED IN BOOK 1 PLATS, PAGE 44, EXCEPT THE EAST TWO HUNDRED NINETY SEVEN (297) FEET OF SAID LOT FOURTEEN ( 14)*

*The property is located in Delaware County at 1456 227<sup>th</sup> Ave, Greeley, Iowa 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.

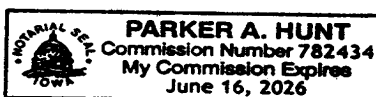
MORTGAGOR:

Steven L Koeneke 8/1/2024  
Steven L Koeneke Date

### MORTGAGOR NOTARIZATION

STATE OF Iowa  
COUNTY OF Delaware

On this 1<sup>st</sup> day of August, before me, the undersigned, a Notary Public, personally appeared Steven Koeneke 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.



Parker A. Hunt  
NOTARY PUBLIC IN THE STATE OF IA  
My commission expires: 06-16-2026