

Recorded: 8/16/2024 at 3:50:45.0 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: 1993

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 August 16, 2024 between Michael K. Ryan & Linda L. Ryan Mortgagor(s) and Community Savings Bank ("Lender").

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$1,000,000.00 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 May 19, 2017 and filed on May 22, 20217 in the records of the Recorder of Delaware County, Iowa, Book: 2017 Page: 1441 for real estate legally described as:

North one-half (N 1/2) of Northeast Quarter (NE 1/4) of Section Thirty Two (32), and all that part of Northwest Quarter (NW 1/4) of Northwest Quarter (NW 1/4) of Section Thirty Three (33), lying West of the public highway, all in Township Ninety (90) North, Range Five (5), West of the Fifth P.M., except commencing at intersection of West line of said public highway and South line of said Northwest Quarter (NW 1/4) of Northwest Quarter (NW 1/4), thence Northeast along the West line of said highway ten (10) rods, thence West Sixteen (16) rods, thence Southwesterly and parallel with the West line of said highway ten (10) rods to a point sixteen (16) rods West of point of beginning, thence East sixteen (16) rods to point of beginning

The property is located in Delaware County at 1853 150th Street, Manchester, IA 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:

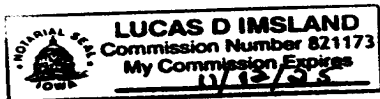
MORTGAGOR:

[Signature] [Signature]
Michael K. Ryan 8-16-24 Linda L. Ryan 8-16-24
Date Date

MORTGAGOR NOTARIZATION

STATE OF IOWA
COUNTY OF Delaware

On this 16th day of August 2024 before me, the undersigned, a Notary Public, personally appeared Michael + Linda Ryan 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