

Recorded: 9/4/2024 at 10:13:21.0 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: 2153

This instrument was prepared by: Sara Domeyer 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 30, 2024 between William S and Heather A Ries ("Mortgagor(s)") and Community Savings Bank ("Lender").

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$350,000.00. 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 October 24, 2022, and filed on October 28, 2022 in the records of the Recorder of Delaware County, Iowa, Book: 2022 Page: 3245 for real estate legally described as:

Parcel 2022-89, Part Of The NE ¼- SW1/4 And Part Of The SE ¼-SW ¼ All In Sec. 17, T89N, R4W Of the Fifth P.M., Delaware County, Iowa, according to plat recorded in Book 2022, Page 2146.

The property is located in Dubuque County at 1873 Hwy 38, 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:
William S Ries

William S Ries 8/30/24
William S Ries Date

MORTGAGOR:
Heather A Ries

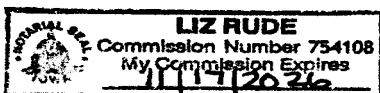
Heather A Ries 8/30/24
Heather A Ries Date

MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 30th day of August, 2024 before me, the undersigned, a Notary Public, personally appeared William & Heather 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.



Liz Rude
NOTARY PUBLIC IN THE STATE OF Iowa
My commission expires: 11/17/2026