

Recorded: 9/9/2024 at 8:06:15.0 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: 2205

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 September 6 2024 between Leanne M & Richard L Fangmann ("Mortgagor(s)") and Community Savings Bank ("Lender").

**NOTICE:** The Open-End Mortgage identified below secures credit in the amount of \$83,000.00. 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 31, 2029, and filed on November 7, 2019 in the records of the Recorder of Delaware County, Iowa, BK: 2019 PG: 3153 for real estate legally described as:

**Lot Three (3) of Lot Forty Eight (48) of the Amended and Substituted Plat of Lot 46 and Lot 48 of Nelson's Subdivision of Part of the N1/2 of the S1/2 of Section 20, Township 89 North, Range 5 West of the Fifth P.M., City of Manchester, Delaware County, Iowa, according to plat recorded in Book 6 Plats, Page 81**

*The property is located in Delaware County at 313 Quaker Mill Dr 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:  
Leanne M Fangmann

MORTGAGOR:  
Richard L Fangmann

Leanne Fangmann  
Leanne M Fangmann Date 9-6-24

Richard Fangmann  
Richard L Fangmann Date 9-6-24

### MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 6 day of September, before me, the undersigned, a Notary Public, personally appeared Leanne and Richard Fangmann 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

