

Recorded: 9/11/2024 at 12:43:50.0 PM
County Recording Fee: \$12.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$15.00
Revenue Tax: \$0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2024 PG: 2261

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 September 9, 2024 between Patrick M Vance & Wendy A Vance and Community Savings Bank ("Lender").

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$980,000.00 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 15, 2020 and filed on May 27, 2020 in the records of the Recorder of Delaware County, Iowa, Book: 2020 Page: 1626 for real estate legally described as:

SEE "EXHIBIT A"

The property is located in Delaware County at 210TH AVE/ 20742 262ND ST/ 20763 262ND ST/ 26070 209TH AVE, DELHI, Iowa 62233.

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:

Patrick M. Vance 9-9-2024
Patrick M Vance Date

Wendy A Vance 9-9-2024
Wendy A Vance Date

MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 9th day of September, before me, the undersigned, a Notary Public, personally appeared Patrick M. Vance and Wendy A. Vance 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: 12-27-2024

“EXHIBIT A”

Parcel 2013-85; Being Part of Section 23 and Section 24, Township 88 North Range 6 West of the Fifth Principal Meridian, Delaware County, Iowa, according to plat recorded In Book 2013, Page 2789

Commonly known as 210th Ave, Delhi, Iowa 62223

AND

Parcel 2018-103, Part of Lot 42 in Clair-View Acres in Section Twenty-six (26), Township Eighty Eight North (T88N), Range Five West (R5W) of the Fifth Principal Meridian. Delaware, County, Iowa. Commonly known as 20742 262nd Street, Delhi, Iowa 52223

AND

Lots One (1) and Two (2) of the Subdivision of Lot One Hundred Twenty Three (123) in “Clair View” Acres at Delhi, Iowa” In Section Twenty Three (23) and Twenty Six (26), Milo Township, Delaware County, Iowa, according to the plat recorded in Book 2 Plata. Page 200 #2 commonly known as 20763 262nd Street, Delhi, Iowa 52223

AND

Lot Three (3) of the Plat of the Subdivision of Lot 107 in Clair-View Acres at Delhi, Iowa, in Section 23 and 26, Milo Township, Delaware County, Iowa, according to the plat recorded in Book 6 Plats, Page 96 commonly known aa 26070 209th Ave, Delhi, Iowa 52223

The property la located in Delaware County at 210TH AVE/ 20742 262ND ST/ 20763 262ND ST/ 26070 209TH AVE, DELHI, Iowa 62233.

Whereas, the Mortgage was recorded in the office of the Recorder for Delaware County, Iowa, on 5/27/2020, in Book 2020, on Page 1626.