

Recorded: 9/27/2024 at 1:52:35.0 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: 2399

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 25, 2024 between Chris J Sperflage & Kara K Sperflage ("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 June 4, 2013, and filed on June 5, 2013 in the records of the Recorder of Delaware County, Iowa, Book: 2013 Page: 1899 for real estate legally described as:

The Northwest Fractional Quarter (NWfr1/4) of Section Thirty (30), Township 90 North, Range Three (3), West of the 5th P.M.

The property is located in Delaware County at 1430 280th Ave, Earlville, IA 52041.

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:
Chris J Sperflage

MORTGAGOR:
Kara K Sperflage

Chris J Sperflage 9-25-24
Chris J Sperflage Date

Kara K Sperflage 9/25/24
Kara K Sperflage Date

MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 25th day of September, before me, the undersigned, a Notary Public, personally appeared Chris J. Sperflage and Kara K. Sperflage 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