Recorded: 10/10/2024 at 12:56:00.0 PM

County Recording Fee: \$7.00 lowa E-Filing Fee: \$3.00 Combined Fee: \$10.00 Revenue Tax: \$0.00 Delaware County, lowa Daneen Schindler RECORDER

BK: 2024 PG: 2558

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 October 4, 2024 between Jeremy E Rudd & Christina C Rudd("Mortgagor(s)") and Community Savings Bank ("Lender").

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$65,000.00 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 <u>dated August 20, 2019</u>, and filed on <u>August 22, 2019</u> in the records of the Recorder of <u>Delaware County</u>, lowa, <u>BK: 2019 PG: 2273</u> for real estate legally described as:

Lot Two (2) of Lot One (1) of Fractional Northwest Quarter (NW 1/4) of the Northwest Quarter (NW1/4) of Section Four (4), Township Eighty Nine (89) North, Range Three (3), West of the Fifth Principal Meridian, according to plat recorded in Book 2 Plats, Page 28; and Lot Two (2) of Lot One (1) of Lot One (1) of Fractional Northwest Quarter (NW 1/4) of the Northwest Quarter (NW 1/4) of Section Four (4). Township Eighty Nine (89) North, Range Three (3), West of the Fifth Principal Meridian, according to plat recorded in Book 2 Plats, Page 113; also the Westerly sixty five (65) feet of Lot Two (2) of Amended Kruse Subdivision of Lot Seven (7) of Klosterman's Subdivision Of The Northwest Quarter (NW1/4) Of The Northwest Quarter (NW1/4) of Section Four (4), Township Eighty Nine North (T89N), Range Three West (R3W) of The Fifth Principal Meridian, Delaware County, Iowa, according to plat recorded in Book 6 Plats, Page 117

The property is located in Delaware County at 3015 160th Street, Dyersville, IA 52040.

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:

MORTGAGOR:

MORTGAGOR:

MORTGAGOR:

MORTGAGOR:

Christina C Rudd

Date

MORTGAGOR NOTARIZATION

STATE OF TOWA
COUNTY OF Delaware

On this 4th day of October, 2024 before me, the undersigned, a Notary Public, personally appeared <u>Jeremy E.Rudd</u> 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.

Commission Number 177511 My Commission Expires