

Recorded: 11/6/2024 at 10:58:39.0 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: 2795

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 30, 2024 between Jay P O'Connell and Marilyn M O'Connell ("Mortgagor(s)") and Community Savings Bank ("Lender").

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$900,000.00 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 March 16, 2020 and filed on March 18, 2020 in the records of the Recorder of Delaware County, Iowa, BK: 2020 PG: 733 for real estate legally described as:

The West one-half (W1/2) of the Northeast Quarter (NE ¼) of Section Thirty Three (33), Township Eighty Nine (89) North, Range Four (4), West of the Fifth P.M.

The property is located in Delaware County at 2462 210th Street, 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:

Jay P O'Connell 10-30-24
Jay P O'Connell Date

MORTGAGOR:

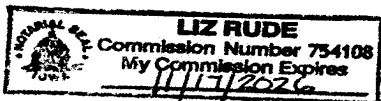
Marilyn M O'Connell 10-30-24
Marilyn M O'Connell Date

MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 30th day of October, 2024 before me, the undersigned, a Notary Public, personally appeared Jay P. & Marilyn M O'Connell 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