

Recorded: 11/12/2024 at 1:05:22.0 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: 2836

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 November 1, 2024 between Joseph I & Lori D Herschberger ("Mortgagor(s)") and Community Savings Bank ("Lender").

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$1,110,000.00. 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 3, 2024, and filed on May 6, 2024 in the records of the Recorder of Delaware County, Iowa, BK: 2024 PG: 973 for real estate legally described as:

Parcel 2023-76, part of the Northwest Quarter (NW¼) of the Southwest Quarter (SW¼), Section One (1), Township Eighty Seven (T87) North, Range Four (4) West of the 5th P.M. in Delaware County, Iowa according to Plat recorded in Book 2023, Page 1951 of the records of Delaware County, Iowa.

The property is located in Delaware County at 2854 Hwy 38, Hopkinton, 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:

Joseph I Herschberger

MORTGAGOR:

Lori D Herschberger

Joseph I Herschberger

Date

Lori D Herschberger

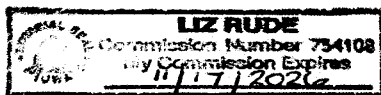
Date

MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 8 day of November 2024 before me, the undersigned, a Notary Public, personally appeared Joseph I & Lori Herschberger 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