

Recorded: 11/18/2024 at 9:06:53.0 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: 2895

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 November 14, 2024 between Daniel R Ries and Angela L Ries ("Mortgagor(s)") and Community Savings Bank ("Lender").

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$730,000.00 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 April 14, 2023 and filed on April 14, 2023 in the records of the Recorder of Delaware County, Iowa, BK: 2023 PG: 788 for real estate legally described as:

The South one-half (S ½) of the Southwest Quarter (SW¼) of Section Five (5), Township Eighty Nine (89) North, Range Five (5), West of the Fifth P.M., except Parcel G Part of the Southwest Quarter (SW ¼) of the Southwest Quarter (SW¼), Section Five (5), Township Eighty Nine North, (T89N), Range Five West (RSW) of the Fifth Principal Meridian, Delaware County, Iowa, according to plat recorded in Book 2009, Page 1265. 76.5 acres more or less.

The property is located in Delaware County at Sec 5 T89N R5W, Delaware County, Iowa.

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:

Daniel R Ries 11-14-24
Daniel R Ries Date

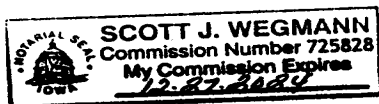
Angela L Ries 11-14-24
Angela L Ries Date

MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 14th day of November, before me, the undersigned, a Notary Public, personally appeared Daniel R. Ries and Angela L. Ries 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