

Recorded: 12/2/2024 at 11:35:53.0 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: 2998

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 December 2, 2024 between Richard F & Ann R Kluesner ("Mortgagor(s)") and Community Savings Bank ("Lender").

**NOTICE:** The Open-End Mortgage identified below secures credit in the amount of \$875,000.00. 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 18, 2019, and filed on April 23, 2019 in the records of the Recorder of Delaware County, Iowa, BK: 2019 PG: 877 for real estate legally described as:

**The Southeast Quarter (SE1/4) and the Northeast Quarter (NE1/4) of the Southwest Quarter (SW1/4) of Section Fifteen (15), Township Ninety (90) North, Range Five (5), West of the Fifth P.M.**

*The property is located in Delaware County at 1267 200<sup>th</sup> Ave, Greely, IA 52050*

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:  
Richard F Kluesner

Richard F Kluesner 11-26-2024  
Richard F Kluesner Date

MORTGAGOR:  
Ann R Kluesner

Ann R Kluesner  
Ann R Kluesner Date

### MORTGAGOR NOTARIZATION

STATE OF Iowa  
COUNTY OF Delaware

On this 26<sup>th</sup> day of November, 2024 before me, the undersigned, a Notary Public, personally appeared Richard & Ann Kluesner 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