

Recorded: 12/4/2024 at 9:24:21.0 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: 3012

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 December 3, 2024 between Joseph M Tibbott and Jayne A Tibbott ("Mortgagor(s)") and Community Savings Bank ("Lender").

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$120,000.00. 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 1, 2010 and filed on March 5, 2021 in the records of the Recorder of Delaware County, Iowa, BK: 2010 Page: 635 for real estate legally described as:

Parcel 'D' being part of the Southwest Quarter of the Southeast Quarter (SW 1/2 - SE 1/4), part of the Southeast Quarter of the Southwest Quarter (SE 1/4 - SW 1/4) of Section 4; and Parcel 'D' being part of the Northeast Quarter of the Northwest Quarter (NE 1/4 - NW 1/4) of Section 9; all in Township 90 North, Range 5 West of the Fifth Principal Meridian, Delaware County, Iowa, according to the plat recorded in Book 2010, page 279

The property is located in Delaware County at Sec 9 T90N 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:

Joseph M. Tibbott
Joseph M. Tibbott

12/3/24
Date

Jayne A. Tibbott
Jayne A. Tibbott

12/3/24
Date

MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 3 day of December, before me, the undersigned, a Notary Public, personally appeared Joseph & Jayne 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.



KEV EL
NOTARY PUBLIC IN THE STATE OF Iowa
My commission expires: May 4, 2027