



Book 2024 Page 3088

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Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

FOR RECORDER'S USE ONLY

Prepared By: Joanne Ross, GNB Bank, 300 E. Main St., PO Box 439, Manchester, IA 52057,
(563) 927-3814

ADDRESS TAX STATEMENT:

GNB Bank, Manchester, 300 E. Main St., PO Box 439, Manchester, IA 52057

RECORDATION REQUESTED BY:

GNB Bank, Manchester, 300 E. Main St., PO Box 439, Manchester, IA 52057

WHEN RECORDED MAIL TO:

GNB Bank, Manchester, 300 E. Main St., PO Box 439, Manchester, IA 52057

MODIFICATION OF MORTGAGE

The names of all Grantors (sometimes "Grantor") can be found on page 1 of this Modification. The names of all Grantees (sometimes "Lender") can be found on page 1 of this Modification. The property address can be found on page 2 of this Modification. The legal description can be found on page 1 of this Modification. The related document or instrument number can be found on page 1 of this Modification.

THIS MODIFICATION OF MORTGAGE dated December 10, 2024, is made and executed between Mitchell Aloysious Pfab and Jody L Pfab, whose address is 2497 167th Ave, Manchester, IA 52057-8515 (referred to below as "Grantor") and GNB Bank, whose address is 300 E. Main St., PO Box 439, Manchester, IA 52057 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 5, 2019 (the "Mortgage") which has been recorded in Delaware County, State of Iowa, as follows:

Mortgage recorded on November 6, 2019 in Delaware County in Book 2019 page 3138.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in Delaware County, State of Iowa:

Legal Description on property located at 2497 167th Ave. Manchester, 52057 Legal- Parcel D, Part of the SW 1/4-SE 1/4 & part of the SE 1/4-SE 1/4, Sec. 18 T88N, R5W and parcel F, Part of the NW 1/4-NE 1/4, Sec. 19, T88N, R5W all of the fifth P.M., Delaware County, Iowa, according to plat recorded in book 2012, page 260.

**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 4240910

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The Real Property or its address is commonly known as 2467 167th, Manchester, IA 52057.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

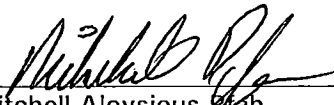
Extending Maturity Date to 12/15/2039.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.


GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 10, 2024.

GRANTOR ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS MODIFICATION OF MORTGAGE AND ALL OTHER DOCUMENTS RELATING TO THIS DEBT.

GRANTOR:

X 

Mitchell Aloysious Pfab

X 

Jody L Pfab

LENDER:

GNB BANK

X 

Chris Johanns Business Development Officer

MODIFICATION OF MORTGAGE
(Continued)

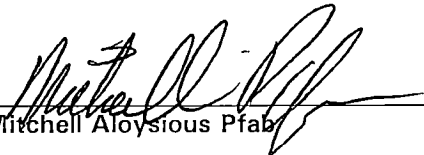
Loan No: 4240910

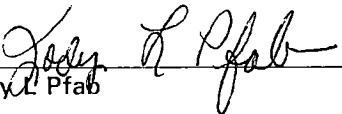
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NOTICE OF WAIVER OF HOMESTEAD EXEMPTION

GRANTOR UNDERSTANDS THAT HOMESTEAD PROPERTY IS IN MANY CASES PROTECTED FROM THE CLAIMS OF CREDITORS AND EXEMPT FROM JUDICIAL SALE, AND THAT BY SIGNING THIS MODIFICATION, GRANTOR VOLUNTARILY GIVES UP GRANTOR'S RIGHT TO THIS PROTECTION FOR THIS MORTGAGED PROPERTY WITH RESPECT TO CLAIMS BASED UPON THIS MODIFICATION. DATED DECEMBER 10, 2024.

GRANTOR:

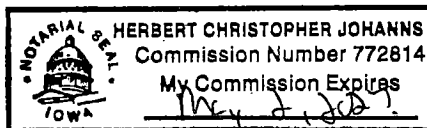
X 
Mitchell Aloysious Pfab

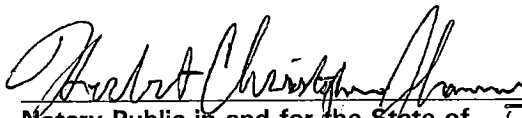
X 
Jody L Pfab

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Delaware)

This record was acknowledged before me on December 10th, 2024 by Mitchell Aloysious Pfab and Jody L Pfab, Husband and Wife.




Notary Public in and for the State of Iowa
My commission expires May 2, 2027

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 4240910

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LENDER ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Delaware)

This record was acknowledged before me on December 10th, 2024 by Chris
Johanns as Business Development Officer of GNB Bank.



A handwritten signature in black ink, appearing to be "D. Smith", written over a horizontal line.

Notary Public in and for the State of Iowa

My commission expires 9-9-2026