

Recorded: 12/13/2024 at 3:15:36.0 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: 3109

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 11, 2024 between John C Georgen Jr and Stephanie A Georgen ("Mortgagor(s)") and Community Savings Bank ("Lender").

**NOTICE:** The Open-End Mortgage identified below secures credit in the amount of \$71,250.00. 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 August 28, 2020 and filed on September 4, 2020 in the records of the Recorder of Delaware County, Iowa, BK: 2020 PG: 3032 for real estate legally described as:

*Lots Five Hundred Eighty One (581) and Five Hundred Eighty Two (582), Manchester, Iowa, according to plat recorded in Book I L.D., Page 284.*

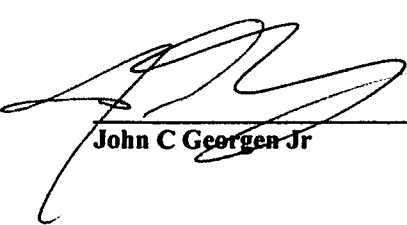
*The property is located in Delaware County at 200 S 7<sup>th</sup> Street, Manchester, IA 52057.*

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:

 12/11/24  
John C Georgen Jr Date

MORTGAGOR:

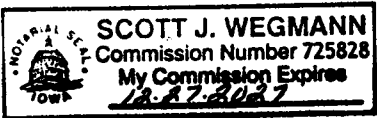
 12-11-24  
Stephanie A Georgen Date


MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 11<sup>th</sup> day of December, before me, the undersigned, a Notary Public, personally appeared John C Georgen Jr and Stephanie A Georgen 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.



  
NOTARY PUBLIC IN THE STATE OF Iowa  
My commission expires: 12-27-2027