Recorded: 12/13/2024 at 3:16:10.0 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: 3111

This instrument was prepared by: Renee Nurre for Community Savings Bank, 101 E Union, PO Box 77, Edgewood, 1A 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 \$200,000.00. 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 February 2, 2011 and filed on February 10, 2011 in the records of the Recorder of Delaware County, Iowa, BK: 2011 PG: 544 for real estate legally described as:

The South three-fourths (S¾) of the Southeast Quarter (SE¼) of the Northwest Quarter (NW¼) of Section Ten (10), Township Eighty Eight (88) North, Range Five (5), West of the Fifth P.M., except the South eight (8) rods of the West one-half (W½) of the Southeast Quarter (SE¼) of the Northwest Quarter (NW¼) of said Section Ten (10); also the South three-fourths (S¾) of the East one-half (E½) of the Southwest Quarter (SW¼) of the Northwest Quarter (NW¼) of Section Ten (10), Township Eighty Eight (88) North, Range Five (5), West of the Fifth P.M., except the South eight (8) rods thereof; also Parcel 'M' In The Northwest Quarter of Section 10, Township 88 North, Range 5 West of the 5th P.M., Delaware County, Iowa, according to plat recorded in Book 2010, Page 4007.

The property is located in Delaware County at Sec 10 T88N R5W, Delaware County, lowa

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: John C Georgen Jr

MORTGAGOR:

12-11-24 Stephanie A Georgen Date

MORTGAGOR NOTARIZATION

STATE OF Jowa

COUNTY OF Delawers

On this <u>I</u> day of <u>December</u>, before me, the undersigned, a Notary Public, personally appeared <u>Configuration of the same</u> to me known to be the identical persons named in and who executed the same as their voluntary act and deed. Tehn C. Georgen Tr and Strephanic A. Georgen to me known to be the identical persons named foregoing instrument and acknowledged that they executed the same as their voluntary act and deed.

SCOTT J. WEGMANN 725828 thimber SION EXDITES 808

NOTARY PUBLIC IN THE STATE OF My commission expires: 12.27. 2027