Recorded: 12/23/2024 at 11:18:24.0 AM

County Recording Fee: \$7.00 lowa E-Filing Fee: \$3.00 Combined Fee: \$10.00 Revenue Tax: \$0.00 Delaware County, Iowa Daneen Schindler RECORDER

BK: 2024 PG: 3200

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 <u>December 13, 2024</u> between <u>Marvin P Miller and Marie D Miller ("Mortgagor(s)")</u> and <u>Community Savings Bank ("Lender")</u>.

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$393,000.00 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 <u>dated November 17, 2023</u> and filed on <u>November 21, 2023</u> in the records of the Recorder of <u>Delaware County</u>, lowa, <u>BK: 2023 BK: 2930</u> for real estate legally described as:

Commencing at a point that is one thousand three hundred twenty seven (1,327.0) feet North of the Southeast corner of the Northeast Quarter (NE 1/4) of the Southeast Quarter (SE 1/4) of Section Eighteen (18), Township Eighty Seven (87) North, Range Four (4) West of the Fifth P.M., said point being at the center of the county road, and running thence West four hundred (400.0) feet, thence North four hundred fifty (450.0) feet, thence East four hundred (400.0) feet to the center of said county road, thence South four hundred fifty (450.0) feet to the point of beginning, Delaware County, lowa

The property is located in Delaware County at 3045 230th Ave, Hopkinton, IA 52237.

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.

Morwin P Miller Date Marie D Miller Date

Marvin P Miller Date

MORTGAGOR NOTARIZATION

MORTGAGOR:

STATE OF
COUNTY OF Delaware
On this 13 day of December, before me, the undersigned, a Notary Public, personally appeared
Manin + mane miller 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.

KEVIN ELSBURY
Commission Number 631777
My Commission Expires
May 4 2027

MORTGAGOR: