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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: 3201

This instrument was prepared by: Sara Domeyer 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 20, 2024 between Peggy J Koeneke ("Mortgagor(s)") and Community Savings Bank ("Lender").

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$400,000.00. 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 June 30, 2017, and filed on June 30, 2017 in the records of the Recorder of Delaware County, Iowa, BK: 2017 PG: 1798 for real estate legally described as:

The South one-half (S½) of the Southwest Quarter (SW¼) of Section Twenty Nine (29), except the railroad right-of-way, and further excepting that part described as commencing at a point on the Westerly right-of-way line of the Chicago, Milwaukee, and St. Paul Railway Company, which point is nine hundred (900.0) feet West of the Northeast corner of said South one-half (S½) of the Southwest Quarter (SW¼), and running thence West seven hundred ninety-five and six-tenths (795.6) feet, thence South 12° 41' West two hundred five (205.0) feet, thence East seven hundred fifty (750.0) feet to the Westerly right-of-way line of said railroad, thence Northeasterly along said right-of-way line two hundred twenty (220.0) feet to the point of beginning, and further excepting that part described as commencing at the Northeast corner of said South one-half (S½) of the Southwest Quarter (SW¼), thence West seventy-five (75.0) feet to the East fence line, thence South twenty (20.0) feet to the point of beginning, thence West two hundred seven and seventy-one hundredths (207.71) feet, thence South two hundred seven and seventy-one hundredths (207.71) feet, thence East two hundred seven and seventy-one hundredths (207.71) feet, thence North two hundred seven and seventy-one hundredths (207.71) feet to the point of beginning and the Southeast Quarter (SE¼) of the Southeast Quarter (SE¼) of Section Thirty (30), all in Township Ninety (90) North, Range Four (4), West of the Fifth P.M.

The property is located in Delaware County at Sec 30 T90N R4W, 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:
Peggy J Koeneke

Peggy J Koeneke 12-20-24
Peggy J Koeneke Date

MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 20th day of December, 2024 before me, the undersigned, a Notary Public, personally appeared Peggy Koeneke 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.



[Signature]
NOTARY PUBLIC IN THE STATE OF Iowa
My commission expires: 12/17/2026