

Recorded: 4/3/2025 at 3:18:57.0 PM  
County Recording Fee: \$12.00  
Iowa E-Filing Fee: \$3.00  
Combined Fee: \$15.00  
Revenue Tax: \$0.00  
Delaware County, Iowa  
Daneen Schindler RECORDER  
BK: 2025 PG: 851

2025R00825

RECORDED: 04/03/2025 01:20:25 PM  
RECORDING FEE: 12.00  
IOWA E-FILING FEE: 3.00  
TOTAL FEE: 15.00  
TRANSFER TAX: 0.00  
JOSIE FETTKETHER, RECORDER  
CLAYTON COUNTY, IOWA

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 April 1, 2025 between Brad W Clauson and Sherri L Clauson ("Mortgagor(s)") and Community Savings Bank ("Lender").

**NOTICE:** The Open-End Mortgage identified below secures credit in the amount of \$1,237,000.00. 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 14, 2019 and filed on June 14, 2019 in the records of the Recorder of Delaware County, Iowa, Number: BK: 2019 PG: 1484 for real estate legally described as:

For good and valuable consideration Mortgagor(s) and Lender hereby agree that the Open-End Real Estate Mortgage of the Mortgagors dated June 14, 2019 and filed on June 14, 2019 in the records of the Recorder of Clayton County, Iowa, Number: 2019R01629 for real estate legally described as:

See "Exhibit A"

*The property is located in Delaware County and Clayton County at 18302 E Mission Road, Strawberry Point, IA 52076.*

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:

Brad W Clauson 4-1-25  
Brad W Clauson Date

MORTGAGOR:

Sherri L Clauson 4-2-25  
Sherri L Clauson Date

## MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 1<sup>st</sup> day of April, before me, the undersigned, a Notary Public, personally appeared Brad Clauson & Sherri Clauson 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.



Parker A. Hunt  
NOTARY PUBLIC IN THE STATE OF IA  
My commission expires: 06-16-2026

**"Exhibit A"**

LOT TWO (2) IN THE NORTHWEST QUARTER (NW1/4) OF THE NORTHWEST QUARTER (NW1/4); AND LOT TWO (2) IN THE SOUTHWEST QUARTER (SW1/4) OF THE NORTHWEST QUARTER (NW1/4); AND THE NORTHWEST QUARTER (NW1/4) OF THE SOUTHWEST QUARTER (SW1 /4); ALL IN SECTION TWENTY-EIGHT (28), TOWNSHIP NINETY-ONE (T91) NORTH, RANGE FIVE (5) WEST OF THE 5TH P.M. IN CLAYTON COUNTY, IOWA, ACCORDING TO THE PLAT RECORDED IN BOOK 37, PLATS, PAGE 83.

AND

THE WEST HALF (W1/2) OF THE NORTHEAST QUARTER (NE1/4) OF THE SOUTHWEST QUARTER (SW1/4); AND COMMENCING AT THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER (SE 1 /4) OF THE NORTHWEST QUARTER (NW1/4), THENCE EAST 260 FEET, THENCE NORTH PARALLEL TO THE WEST LINE TO CENTER OF HIGHWAY, THENCE ALONG CENTER HIGHWAY IN A NORTHWESTERLY DIRECTION TO THE QUARTER SECTION LINE RUNNING NORTH AND SOUTH, THENCE SOUTH ALONG QUARTER SECTION LINE TO THE PLACE OF BEGINNING; ALL IN SECTION 28, TOWNSHIP 91 NORTH, RANGE 5, WEST OF THE 5TH P.M.

AND

LOT ONE (1) IN THE SOUTHEAST QUARTER (SE1/4) OF THE NORTHWEST QUARTER (NW 1/4) OF SECTION TWENTY-EIGHT (28), TOWNSHIP NINETY-ONE (91) NORTH, RANGE FIVE (5), WEST OF THE 5TH P.M., IN CLAYTON COUNTY, IOWA, ACCORDING TO THE PLAT RECORDED IN BOOK 23, PLATS, PAGE 35.

AND

THE SOUTHWEST QUARTER (SW1 /4) OF THE NORTHWEST QUARTER (NW 1/4), AND THE NORTHWEST QUARTER (NW1/4) OF THE SOUTHWEST QUARTER (SW 1/4) OF SECTION TWENTY (20), TOWNSHIP NINETY (90) NORTH, RANGE FIVE (5), WEST OF THE FIFTH P.M., DELAWARE COUNTY, IOWA

Except partial release of mortgage dated August 3, 2023, recorded in the records of the County of Delaware, State of Iowa, BK: 2023 PG: 2072 on August 28<sup>th</sup> 2023.