

Recorded: 4/22/2025 at 2:00:51.0 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: 1016

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 22, 2025 between Mitchell D Zumbach and Deborah J Zumbach ("Mortgagor(s)") and Community Savings Bank ("Lender").

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$1,064,880.00. 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 December 21, 2021 and filed on December 23, 2021 in the records of the Recorder of Delaware County, Iowa, BK: 2021 PG: 4447 for real estate legally described as:

That part of Southeast Quarter (SE ¼) of Section Thirty (30), Township Eighty Seven (87) North, Range Six (6), West of the Fifth P.M., described as commencing at a point three hundred sixty six (366) feet North of the Southeast corner of said Southeast Quarter (SE ¼), thence North one hundred ninety seven (197) feet, thence West one hundred sixty six (166) feet, thence South one hundred ninety seven (197) feet, thence East one hundred sixty six (166) feet to the point of beginning, AND The East three-fourths (E ¾) of the Southeast Quarter (SE ¼) of Section Thirty (30), Township Eighty Seven (87) North, Range Six (6), West of the Fifth P.M., except that tract described as commencing at a point three hundred sixty six (366.0) feet North of the Southeast corner of said Southeast Quarter (SE ¼), and running thence North one hundred ninety seven (197.0) feet, thence West one hundred sixty six (166.0) feet, thence South one hundred ninety seven (197.0) feet thence East one hundred sixty six (166.0) feet to the point of beginning; also except Parcel 'A'; Part of the Northeast Quarter of the Southeast Quarter of Section 30, Township 87 North, Range 6 West of the 5th P.M., Delaware County, Iowa, according to plat recorded in Book 1999, Page 1028; also except Parcel 'E' In Part Of The East Three-Quarters Of The Southeast Quarter Of Section 30, Township 87 North, Range 6 West Of The 5th P.M., Delaware County, Iowa, according to plat recorded in Book 2012, Page 2243, and also except Parcel 2013-76 in Part Of The Southeast Quarter Of Section 30, Township 87 North, Range 6 West Of The 5th P.M., Delaware County, Iowa according to plat recorded in Book 2013, Page 3107.

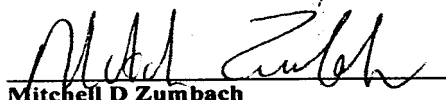
The property is located in Delaware County at Sec 30 T87N R6W, Delaware County, Iowa

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.

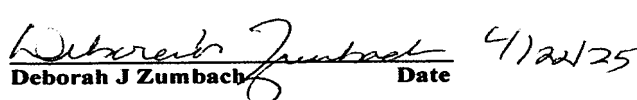
IN WITNESS WHEREOF, the Mortgagor(s) have executed this document, and acknowledge receipt of a copy thereof as of the date first written above.

MORTGAGOR:


Mitchell D Zumbach

4/22/25
Date

MORTGAGOR:


Deborah J Zumbach

4/22/25
Date

MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 22 day of April 2025, before me, the undersigned, a Notary Public, personally appeared Mitchell + Deborah Zumbach 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
NOTARY PUBLIC IN THE STATE OF Iowa
My commission expires: May 4, 2027

