

Recorded: 4/28/2025 at 8:50:02.0 AM
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: 2025 PG: 1050

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 Robert D Helmuth and Sarah D Helmuth ("Mortgagor(s)") and Community Savings Bank ("Lender").

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$250,000.00. 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 November 22, 2019 and filed on November 25, 2019 in the records of the Recorder of Delaware County, Iowa, BK: 2019 PG: 3332 for real estate legally described as:

Parcel J part of the West Half (W ½) of the Southwest Quarter (SW ¼) of the Southwest Quarter (SW ¼) of Section Twenty (20), Township Eight-Seven North (T87N), Range Four West (R4W) of the Fifth Principal Meridian, Delaware County, Iowa, according to plat recorded in Book 2011, Page 1309;

The property is located in Delaware County at 2311 320th Street, Hopkinton, Iowa 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.

MORTGAGOR:

MORTGAGOR:

Robert Helmuth 4-23-2025
Robert D Helmuth Date

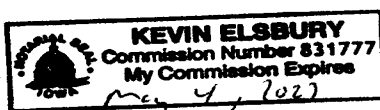
Sarah Helmuth 4-23-25
Sarah D Helmuth Date

MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 23 day of April 2025, before me, the undersigned, a Notary Public, personally appeared Robert & Sarah Helmuth 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.



KE EP
NOTARY PUBLIC IN THE STATE OF Iowa
My commission expires: May 4, 2027