

Recorded: 5/5/2025 at 3:57:13.0 PM
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: 1130

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 May 2, 2025 between Jacob F Krieg ("Mortgagor(s)") and Community Savings Bank ("Lender").

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$515,000.00. 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 April 29, 2021 and filed on April 30, 2021 in the records of the Recorder of Clayton County, Iowa, No. 2021R01786 for real estate legally described as:

The West Half (W ½) of the Southwest Quarter (SW¼); the West Fifteen (15) acres of the Southeast Quarter (SE ¼) of the Southwest Quarter (SW ¼); And the Southwest Quarter (SW ¼) of the Northwest Quarter (NW ¼) of Section Thirty-three (33), Township Ninety-one (91) North, Range Four (4), West of the 5th P.M., in Clayton County, Iowa; except a tract described as: Commencing at the Northeast corner of the Southwest Quarter (SW¼) of the Northwest Quarter (NW¼) of said Section, thence South 32 rods, thence West 25 rods, thence North 32 rods, thence East 25 rods to the place of beginning.

The property is located in Clayton County at 24081 Horseshoe Road, Edgewood, IA 52042.

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.

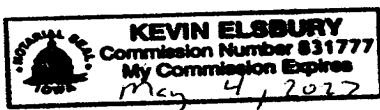
MORTGAGOR:

Jacob F Krieg 5-2-25
Date

MORTGAGOR NOTARIZATION

STATE OF Iowa
COUNTY OF Delaware

On this 2 day of May 2025, before me, the undersigned, a Notary Public, personally appeared Jacob F Krieg 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