

Recorded: 5/19/2025 at 11:05:07.0 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: 1272

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 16, 2025 between David W Willie and Becky A Willie ("Mortgagor(s)") and Community Savings Bank ("Lender").

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$2,200,000.00. 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 March 8, 2021 and filed on March 9, 2021 in the records of the Recorder of Delaware County, Iowa, BK: 2021 PG: 861 for real estate legally described as:

The Northwest Quarter (NW ¼) of the Southwest Quarter (SW ¼) and the West three-fourths (W ¾) of the Southwest Quarter (SW ¼) of the Southwest Quarter (SW ¼) of Section 12, Township Eighty Eight (88) North, Range Six (6) West of the 5th P.M., except Parcel B in the Southwest Quarter (SW ¼) of Section Twelve (12), Township Eighty Eight (88) North, Range Six (6) West of the 5th P.M., Delaware County, Iowa according to plat recorded in Book 2010, Page 2189
AND

The West one-half (W ½) of the East one-half (E ½) of the Southwest Quarter (SW ¼) and the East one-fourth (E ¼) of the Southwest Quarter (SW ¼) of the Southwest (1/4) of Section Twelve (12), Township Eighty Eight (88) North, Range Six (6), West of the Fifth P.M.
AND

The West one-half (W1/2) of the Southeast Quarter (SE¼) of Section Thirteen (13), Township Eighty Eight (88) North, Range Six (6), West of the Fifth P.M.

The property is located in Delaware County at 2488 155th Ave and 1521 240th Street, Manchester, Iowa 52057.

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:

David W Willie 5/16/25 Becky A Willie 05-16-2025
Date Date

MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 16th day of May, 2025, before me, the undersigned, a Notary Public, personally appeared David W. Willie and Becky A. Willie 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: 12-27-2027