

Recorded: 5/28/2025 at 2:26:34.0 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: 1340

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 23, 2025 between Daniel E Zumbach and Michelle A Zumbach ("Mortgagor(s)") and Community Savings Bank ("Lender").

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$325,000.00. 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 February 20, 2020, and filed on February 25, 2020 in the records of the Recorder of Delaware County, Iowa, BK: 2020 PG: 514 for real estate legally described as:

See Exhibit "A"

The property is located in Delaware County at 20925 263rd Street, Manchester, IA 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:

Daniel E Zumbach 5-23-25
Daniel E Zumbach Date

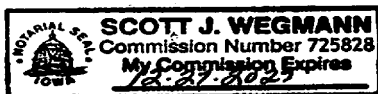
Michelle A Zumbach 5-23-25
Michelle A Zumbach Date

MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 23rd day of May, 2025, before me, the undersigned, a Notary Public, personally appeared Daniel E Zumbach and Michelle A 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.



[Signature]
NOTARY PUBLIC IN THE STATE OF Iowa
My commission expires: 12-27-2027

EXHIBIT A

Lot Twenty Three (23) of Turtle Creek Camp Replat being part of the Southwest Quarter (SW 1/4) of the Northeast Quarter (NE 1/4), part of the Northeast Quarter (NE 1/4) of the Northeast Quarter (NE 1/4), and part of the Southeast Quarter (SE 1/4) of the Northeast Quarter (NE 1/4) all in Section Twenty-six (26), Township Eighty-eight North (T88N), Range Five West (R5W) of the Fifth Principal Meridian, Delaware County, Iowa; also being part of the Northwest Quarter (NW 1/4) of the Northwest Quarter (NW 1/4), and part of the Southwest Quarter (SW 1/4) of the Northwest Quarter (NW 1/4), Section

Twenty-five (25), Township Eighty-eight North (T88N), Range Five West (R5W) of the Fifth Principal Meridian, Delaware County, Iowa, according to plat recorded in Book 1999, Page 4340; also Lot Fifteen (15) of Boge 2nd Addition Part Of Lot 1 Of The Subdivision Of Part Of The SW 1/4 Of The NE 1/4, Part Of Lot 2 Of The Subdivision Of Part Of The NE 1/4 Of The NE 1/4 All In Section Twenty-six (26), Township Eighty-Eight North (T88N), Range Five West (R5W) Of The Fifth Principal Meridian, Delaware County, Iowa And Part Of Lot 2 Of The Subdivision Of Part Of The NW 1/4 Of The NW 1/4 And Part Of Lot 2 Of The Subdivision Of Part Of The SW 1/4 Of The NW 1/4 All In Section Twenty-Five (25), Township Eighty Eight North (T88N), Range Five West (R5W) Of The Fifth Principal Meridian, Delaware County, Iowa, according to plat recorded in Book 2001, Page 2997
