

Recorded: 5/28/2025 at 2:26:51.0 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: 1341

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 \$8,500,000.00. 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: 515 and Re-Recorded on March 18, 2020 in the records of Delaware County, Iowa BK: 2020 PG: 734 for real estate legally described as:

*See Exhibit "A"*

*The property is located in Delaware County at 2618 140<sup>th</sup> Ave, Ryan, IA 52330.*

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  
Daniel E Zumbach

5-23-25  
Date

Michelle A Zumbach  
Michelle A Zumbach

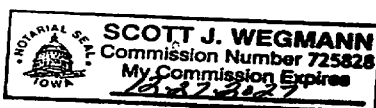
5/23/25  
Date

### MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

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

**Daniel E. Zumbach & Michelle A. Zumbach**

**Exhibit "A"**

#1 – The Northeast Quarter (NE ¼) of the Southeast Quarter (SE ¼) of Section Twenty Four (24), Township Eighty Seven (87) North, Range Five West of the Fifth P.M.

*(Property located on Bareland – Parcel #365240001200)*

*And*

#2 – The South one-half (S ½) of the Southwest Quarter (SW ¼) of Section Twenty Five (25), Township Eighty Eight (88) North, Range Six (6), West of the Fifth P.M.

*(Property located on Bareland – Parcel #260250000800)*

*And*

#3 – The Northwest Quarter (NW ¼) of Section Twenty Six (26), Township Eighty Eight (88) North, Range (6), West of the Fifth P.M.

*(Property located at 2618 140<sup>th</sup> Ave, Ryan, IA 52230 – Parcel #260260000200)*

*And*

#4 – The North one-half (N ½) of the Southeast Quarter (SE ¼) of Section Twenty Six (26), Township Eighty Eight (88) North, Range (6), West of the Fifth P.M and the South one-half (S ½) of the Southeast Quarter (SE ¼) of Twenty Six (26), Township Eighty Eight (88) North, Range (6), West of the Fifth P.M., except the North two hundred (200) feet of the South four hundred fifty (450) feet of the East one hundred seventy five (175) feet of the Southeast Quarter (SE ¼) of the Southeast Quarter (SE ¼) of said Section Twenty Six (26).

*(Property located on Bareland - Parcel #260260001010)*

*And*

#5 – The Southwest Quarter (SW ¼) of Section Thirty Three (33), Township Eighty Eight (88) North, Range Six (6), West of the Fifth P.M.

*(Property located on Bareland – Parcel #260330000700)*

*And*

#6 - The Southeast Quarter (SE ¼) of Section Thirty Three (33), Township Eighty Eight (88) North, Range Six (6), West of the Fifth P.M.

*(Property located on Bareland – Parcel #260330000900)*