

Recorded: 7/17/2025 at 9:10:30.0 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: 1893

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 July 15, 2025 between Edward J Tibbott and Renee W Tibbott ("Mortgagor(s)") and Community Savings Bank ("Lender").

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$700,000.00. 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 July 9, 2020 and filed on July 15, 2020 in the records of the Recorder of Delaware County, Iowa, BK: 2020 PG: 2372 for real estate legally described as:

Lot One (1) of Whippoorwill Estates A Subdivision Of Part Of Sec.3 And Part Of Sec. 2, All In T88N, R5W Of The Fifth P.M., Delaware County, Iowa, according to plat recorded in Book 2004, Page 2850.

The property is located in Delaware County at 2249 205th Ave, 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:

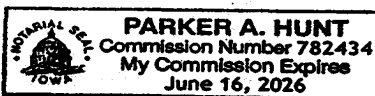
Edward J Tibbott 7/15/25
Edward J Tibbott Date

Renee W Tibbott 7/15/25
Renee W Tibbott Date

MORTGAGOR NOTARIZATION

STATE OF Iowa
COUNTY OF Delaware

On this 15th day of July, before me, the undersigned, a Notary Public, personally appeared Edward Tibbott & Renee Tibbott 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.



Pat A. Hunt
NOTARY PUBLIC IN THE STATE OF Iowa
My commission expires: 6-16-2026