

Recorded: 8/6/2025 at 11:23:13.0 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: 2071

This instrument was prepared by: Sara Domeyer 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 1, 2025 between Raymond & Rosemary Yoder ("Mortgagor(s)") and Community Savings Bank ("Lender").

**NOTICE:** The Open-End Mortgage identified below secures credit in the amount of \$525,100.00. 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 May 15, 2023, and filed on May 30, 2023 in the records of the Recorder of Delaware County, Iowa, BK: 2023 PG 1177 for real estate legally described as:

*Parcel 2018-08; in the Southeast Quarter of the Northwest Quarter and in the South Half of the Northeast Quarter all in Section 3, Township 87 North, Range 4 West of the 5th P.M., Delaware County, Iowa, according to plat recorded in Book 2018, Page 227*

*The property is located in Delaware County at 2565 Omega Rd, Delhi, IA 52223.*

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:  
Raymond J Yoder

Raymond J. Yoder 7-17-25  
Raymond J Yoder Date

MORTGAGOR:  
Rosemary V Yoder

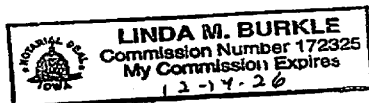
Rosemary V. Yoder 7-17-25  
Rosemary V Yoder Date

### MORTGAGOR NOTARIZATION

STATE OF IA

COUNTY OF Delaware

On this 17<sup>th</sup> day of July, before me, the undersigned, a Notary Public, personally appeared Raymond J Yoder & Rosemary V Yoder 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.



Linda M Burkle  
NOTARY PUBLIC IN THE STATE OF IA  
My commission expires: 12-14-26