

Recorded: 8/6/2025 at 11:23:48.0 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: 2072

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 29, 2025 between Richard D McDowell ("Mortgagor(s)") and Community Savings Bank ("Lender").

**NOTICE:** The Open-End Mortgage identified below secures credit in the amount of \$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 January 24, 2017 and filed on January 24, 2017 in the records of the Recorder of Delaware County, Iowa, BK: 2017 PG: 277 for real estate legally described as:

*Parcel A in the SW 1/4-NW 1/4 Section 31-T88N-R5W Delaware County, Iowa, according to plat recorded in Book 2002, Page 2654, and Parcel C in the SW1/4-NW1/4 Section 31-T88N-R5W Delaware County, Iowa, according to Corrective Plat of Survey recorded in Book 2007, Page 853.*

*The property is located in Delaware County at 1603 275<sup>th</sup> 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:

Richard D. McDowell 7-29-2025  
Richard D. McDowell Date

### MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 29<sup>th</sup> day of July, 2025, before me, the undersigned, a Notary Public, personally appeared Richard D. McDowell 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

