

Recorded: 10/3/2025 at 12:38:27.0 PM
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: 2653

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 October 2, 2025 between Francis Moser and Merri Moser, Individuals ("Mortgagor(s)") and Community Savings Bank ("Lender").

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$245,000.00. 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 October 25, 2023 and filed on October 26, 2023 in the records of the Recorder of Delaware County, Iowa, BK: 2023 PG: 2664 for real estate legally described as:

LOT TEN (10) AND THE WEST ONE-HALF (W 1/2) OF LOT ELEVEN (11), BLOCK TWO (2), BIXBY & MINKLERS ADDITION TO EDGEWOOD, IOWA. ACCORDING TO PLAT RECORDED IN BOOK 1 PLATS, PAGE 50 AND PLAT RECORDED IN BOOK 1999, PAGE 4352

The property is located in Delaware County at 402 S Webster Street, Edgewood, IA 52042.

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:

Francis Moser

10-2-25
Date

Merri Moser

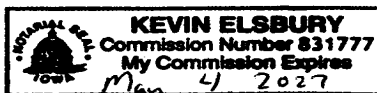
10-2-25
Date

MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 2 day of October 2025, before me, the undersigned, a Notary Public, personally appeared Francis & Merri Moser 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.



Kevin Elsbury
NOTARY PUBLIC IN THE STATE OF Iowa
My commission expires: May 4, 2027