

Recorded: 11/17/2025 at 8:00:11.0 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: 3086

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 November 7, 2025 between Lavern & Mattie Yoder, Individuals ("Mortgagor(s)") and Community Savings Bank ("Lender").

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$880,000.00. 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 8, 2018 and filed on February 9, 2018 in the records of the Recorder of Delaware County, Iowa, BK: 2018 PG: 328 for real estate legally described as:

The West one-half (W1/2) of the Southeast Quarter (SE 1/4) and the East one-half (E 1/2) of the Southwest Quarter (SW 1/4), and the Northeast Quarter (NE 1/4) of the Northeast Quarter (NE 1/4) of the Northwest Quarter (NW 1/4) of the Southwest Quarter (SW 1/4) of Section Three (3), Township Eighty Seven (87) North, Range Four (4), West of the Fifth P.M., except that part included in Parcel A Part of The Southeast Quarter (SE 1/4) Of The Northwest Quarter (NW 1/4), Section Three (3), Township Eighty-Seven North (T87N), Range Four West (R4W) Of The Fifth Principal Meridian, Delaware County, Iowa And Part Of The Northeast Quarter (NE 1/4) Of The Southwest Quarter (SW 1/4), Section Three (3), Township Eighty-Seven North (T87N), Range Four West (R4W) Of The Fifth Principal Meridian, Delaware County, Iowa, according to plat recorded in Book 8 Plats, Page 6

The property is located in Delaware County at Sec 3 T87N R4W, Delaware County, Iowa.

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:

Lavern J Yoder 11-14-25
Lavern J Yoder Date

MORTGAGOR:

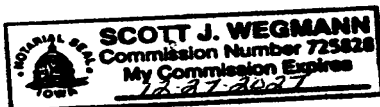
Mattie J Yoder
Mattie J Yoder

MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 14th day of November, before me, the undersigned, a Notary Public, personally appeared Lavern J Yoder and Mattie J 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.



[Signature]
NOTARY PUBLIC IN THE STATE OF Iowa
My commission expires: 12-27-2027