

Recorded: 11/26/2025 at 11:13:42.0 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: 3214

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 November 24, 2025 between Toby & Tracy Schroeder ("Mortgagor(s)") and Community Savings Bank ("Lender").

NOTICE: The Open-End Mortgage identified below secures credit in the amount of \$900,000.00. 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 November 2, 2015 and filed on November 3, 2015 in the records of the Recorder of Delaware County, Iowa, Book 2015 Page 2999 for real estate legally described as:

Parcel E Being Part Of Parcel D Section 3, T90N, R5W Of The Fifth P.M., Delaware County, Iowa, according to plat recorded in Book 2007, Page 2432; also Parcel 2013-89 in the NW ¼ - NE ¼ Section 3 - T90N - R5W Delaware County, Iowa, according to plat recorded in Book 2013, Page 3425

The property is located in Delaware County at 1972 Hwy 3, 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:
Toby Schroeder

MORTGAGOR:
Tracy Schroeder

Toby Schroeder 11-24-2025
Toby Schroeder Date

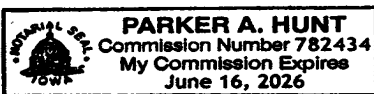
Tracy Schroeder 11-24-25
Tracy Schroeder Date

MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 24th day of November, before me, the undersigned, a Notary Public, personally appeared Toby Schroeder & Tracy Schroeder 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.



Karl C. Hunt
NOTARY PUBLIC IN THE STATE OF Iowa
My commission expires: 06-16-2026