

Recorded: 1/13/2026 at 2:15:20.0 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: 2026 PG: 90

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 January 13, 2026 between Lonnie Aulwes, Individual ("Mortgagor(s)") and Community Savings Bank ("Lender").

**NOTICE:** The Open-End Mortgage identified below secures credit in the amount of \$650,000.00. 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 23, 2024 and filed on February 26, 2024 in the records of the Recorder of Delaware County, Iowa, BK: 2024 PG: 437 for real estate legally described as:

PARCEL "A", ALL OF LOT 4, ALL OF LOT 5, PART OF LOT 8, PART OF LOT 9 AND ALL OF LOT 10 OF THE SUBDIVISION OF THE NORTHEAST QUARTER (NE¼) AND THE NORTH ONE-HALF (N1/2) OF THE SOUTHEAST QUARTER (SE¼) OF SECTION 4, TOWNSHIP NINETY (90) NORTH, RANGE 5, WEST OF THE FIFTH PRINCIPAL MERIDIAN, DELAWARE COUNTY, IOWA, ACCORDING TO PLAT RECORDED IN BOOK 7 PLATS, PAGE 79.

*The property is located in Delaware County at 1896 Hwy 3, Edgewood, Iowa 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:

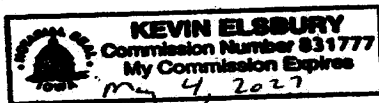
Lonnie R Aulwes 1-13-26  
Lonnie R Aulwes Date

## MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 13 day of January, before me, the undersigned, a Notary Public, personally appeared Lonnie Aulwes 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