

Recorded: 2/27/2026 at 3:15:28.0 PM
County Recording Fee: \$12.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$15.00
Revenue Tax: \$0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2026 PG: 487

LOAN ORIGINATOR NAME: Allan Lee Boge
NMLS COMPANY IDENTIFIER: 543887
NMLS ORIGINATOR IDENTIFIER: 1106379

Prepared By: Ruth Bockenstedt, Citizens State Bank, PO Box 50, New Vienna, Ia 52065 PH. 563-921-2455
Return to: Citizens State Bank, PO Box 50, New Vienna, Ia 52065

MODIFICATION AGREEMENT- DEED OF TRUST

THIS MODIFICATION AGREEMENT ("Agreement") is made this 26th day of February, 2026 between Richard J Bruggemann, whose address is 1450 290th Ave, Dyersville, Ia. 52040 ("Grantors"), and Citizens State Bank whose address is 7352 Columbus St, New Vienna, Iowa 52065 ("Grantee/Lender").

Citizens State Bank and Grantor entered into a Deed of Trust dated June 2nd, 2011 and recorded on June 6th, 2011 in the records of the County of Delaware, State of Iowa ("Deed of Trust") and indexed as Book 2011 Page 1846. The Deed of Trust covers the following described real property:

Address: 75 acres m/l bareground, Dyersville, Ia 52040

Legal Description: The East one-half (E 1/2) of the Southwest Quarter (SW 1/4) of Section Twenty Nine (29), Township Ninety (90) North, Range Three (3), West of the Fifth P.M., except the West three hundred thirty (330) feet of the North eight hundred twenty five (825) feet of the Northeast Quarter (NE 1/4) of the Southwest Quarter (SW 1/4) of said Section Twenty Nine (29).

It is the express intent of the Grantor and Grantee/Lender to modify the terms and provisions set forth in the Deed of Trust. Grantor and Grantee/Lender hereby agree to modify the Deed of Trust as follows: Extending Maturity Date of this Deed of Trust until June 2nd, 2051.

Grantor and Grantee/Lender agree that the Deed of Trust including such changes, modifications, and amendments as set forth herein, shall remain in full force and effect with respect to each and every term and condition thereof and nothing herein contained shall in any manner affect the lien of the Deed of Trust on the Property. Nothing contained herein shall in any way impair the Deed of Trust or the security now held for the indebtedness thereunder, or alter, waive, annul, vary, or affect any provision, term, condition or covenant therein, except herein provided, nor affect or impair any rights, powers, privileges, duties or remedies under the Deed of Trust it being the intent of Grantor and Grantee/Lender that the terms and provision thereof shall continue in full force and effect, except as specifically modified herein. Nothing in this Agreement shall constitute a satisfaction of the promissory note or notes, or other credit agreement or agreements secured by the Deed of Trust.

Grantee/Lender's consent to this Agreement does not waive Grantee/Lender's right to require strict performance of the Deed of Trust modified above, nor obligate Grantee/Lender to make any future modifications. Any guarantor or cosigner shall not be released by virtue of this Agreement.

If any Grantor who signed the original Deed of Trust does not sign this Agreement, then all Grantors signing below acknowledge that this Agreement is given conditionally, based on the representation to Grantee/Lender that the non-signing person consents to the changes and provisions of this Agreement or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

This Agreement shall be binding upon the heirs, successors, and assigns with respect to parties hereto, Whenever used, the singular shall include the plural, the plural, the singular, and the use of any gender shall be applicable to all genders.

ORAL AGREEMENTS DISCLAIMER. IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. THE TERMS OF THE AGREEMENT MAY BE CHANGED ONLY BY ANOTHER WRITTEN AGREEMENT.

By signing below, Grantor and Grantee/Lender acknowledge that they have read all the provisions contained in this agreement, and that they accept and agree to its terms.

x Richard J Bruggemann
Richard J Bruggemann

Citizens State Bank

x Allan Boge
Officer: Allan Boge

INDIVIDUAL ACKNOWLEDGEMENT

STATE OF IOWA)
COUNTY OF Dubuque)

This instrument was acknowledged before me by Richard J Bruggemann on February 26th, 2026. In witness whereof, I hereunto set my hand and, if applicable, my official seal.

My Commission expires: 6/7/2026



x Allan Boge
Notary Allan Boge

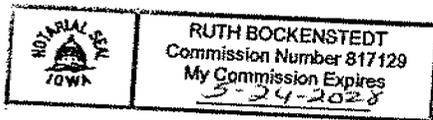
BUSINESS ACKNOWLEDGEMENT

BUSINESS ACKNOWLEDGEMENT

STATE OF IOWA)
COUNTY OF Dubuque)

This instrument was acknowledged before me by Allan Boge on the 26th day of February, 2026 on behalf of Citizens State Bank. In witness whereof, I hereunto set my hand and, if applicable, my official seal

My Commission expires: 05/24/2028



x Ruth Bockenstedt
Notary Ruth Bockenstedt