

Recorded: 3/31/2026 at 2:53:30.0 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: 748

This instrument was prepared by: Renee Kluesner 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 March 30, 2026 between Vernon E Slabaugh and Elsie A Slabaugh, Individuals ("Mortgagor(s)") and Community Savings Bank ("Lender").

**NOTICE:** The Open-End Mortgage identified below secures credit in the amount of \$450,900.00. 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 April 6, 2022 and filed on April 13, 2022 in the records of the Recorder of Delaware County, Iowa, BK: 2022 PG: 1169 for real estate legally described as:

*Parcel R, Part of the Northeast Quarter (NE ¼) of the Northeast Quarter (NE ¼), Section Seventeen (17), Township Eighty-Eight North (T88N), Range Four West (R4W) of the Fifth Principal Meridian, Delaware County, Iowa, according to plat recorded in Book 2005, Page 3836.*

*The property is located in Delaware County at 2406 Hwy 38, Delhi, IA 52223.*

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:  
Vernon E Slabaugh

MORTGAGOR:  
Elsie A Slabaugh

Vernon Slabaugh 3-30-26  
Date

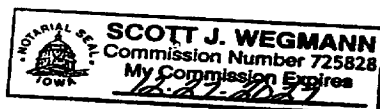
Elsie Slabaugh 3-30-26  
Date

### MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Delaware

On this 30<sup>th</sup> day of March, before me, the undersigned, a Notary Public, personally appeared Vernon E. Slabaugh and Elsie A. Slabaugh 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.



Scott J. Wegmann  
NOTARY PUBLIC IN THE STATE OF Iowa  
My commission expires: 12-27-2027