

Recorded: 4/1/2026 at 2:42:25.0 PM
County Recording Fee: \$17.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$20.00
Revenue Tax: \$0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2026 PG: 758

FOR RECORDER'S USE ONLY

Prepared By: LAURIE GRAHAM, LOAN PROCESSOR, Farmers State Bank , 1240 8th Avenue, Marion, IA 52302, (319) 377-4891

WHEN RECORDED MAIL TO:

Farmers State Bank , FSB Mortgage, 1240 8th Avenue, PO Box 569, Marion, IA 52302

MODIFICATION OF MORTGAGE

The names of all Grantors (sometimes "Grantor") can be found on page 1 of this Modification. The names of all Grantees (sometimes "Lender") can be found on page 1 of this Modification. The property address can be found on page 1 of this Modification. The legal description can be found on page 1 of this Modification. The parcel identification number can be found on page 1 of this Modification. The related document or instrument number can be found on page 1 of this Modification.

THIS MODIFICATION OF MORTGAGE dated April 1, 2026, is made and executed between NANCY L KINTZLE, A SINGLE PERSON, whose address is 26201 212TH AVE, DELHI, IA 52223-8439 (referred to below as "Grantor") and Farmers State Bank , whose address is 1240 8th Avenue, PO Box 569, Marion, IA 52302 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 23, 2025 (the "Mortgage") which has been recorded in DELAWARE County, State of Iowa, as follows:

Recorded on June 23, 2025, in Book 2025, Page 1627, records of COUNTY of DELAWARE, State of Iowa ("Mortgage").

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in DELAWARE County, State of Iowa:

LOT ONE (1) OF STONE'S FIRST ADDITION TO DELAWARE COUNTY, IOWA, ACCORDING TO PLAT RECORDED IN BOOK 2 PLATS, PAGE 90 AND RE-RECORDED IN BOOK 3 PLATS, PAGE 109; ALSO AMENDED PARCEL GG, PART OF LOT 2 OF STONE'S FOURTH ADDITION SEC. 25, T88N, R5W OF THE FIFTH P.M., DELAWARE COUNTY, IOWA, ACCORDING TO PLAT RECORDED IN BOOK 2006, PAGE 1482; ALSO ALL LAKE FRONTAGE RUNNING TO THE MIDDLE OF THE MAQUOKETA RIVER BED WITH REGARD TO SAID LOT ONE (1),

The Real Property or its address is commonly known as 26201 & 26203 212TH AVE, DELHI, IA 52223. The Real Property parcel identification number is 250-25-04-036-00 & 250-25-04-032-40.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

This mortgage secured credit in the amount of \$1,200,000.00. Loans and advances up to this amount, together with interest, are senior to indebtedness to other creditors under subsequently recorded or filed mortgages and liens.

The Maturity date of the Note is extended to July 1, 2055, at which time all outstanding sums due to Lender under the Note shall be paid in full.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to

**MODIFICATION OF MORTGAGE
(Continued)**

make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED APRIL 1, 2026.

GRANTOR ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS MODIFICATION OF MORTGAGE AND ALL OTHER DOCUMENTS RELATING TO THIS DEBT.

GRANTOR:

x *Nancy L Kintzle*
NANCY L KINTZLE

LENDER:

FARMERS STATE BANK

x *Kim Kray*
Kim Kray, Assistant Branch Manager

NOTICE OF WAIVER OF HOMESTEAD EXEMPTION

GRANTOR UNDERSTANDS THAT HOMESTEAD PROPERTY IS IN MANY CASES PROTECTED FROM THE CLAIMS OF CREDITORS AND EXEMPT FROM JUDICIAL SALE, AND THAT BY SIGNING THIS MODIFICATION, GRANTOR VOLUNTARILY GIVES UP GRANTOR'S RIGHT TO THIS PROTECTION FOR THIS MORTGAGED PROPERTY WITH RESPECT TO CLAIMS BASED UPON THIS MODIFICATION. DATED APRIL 1, 2026.

GRANTOR:

x *Nancy L Kintzle*
NANCY L KINTZLE

MODIFICATION OF MORTGAGE
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IOWA)
) SS
COUNTY OF LINN)

This record was acknowledged before me on April 1, 2026 by NANCY L KINTZLE.



Kimberly Kray
Notary Public in and for the State of IOWA
My commission expires 4-1-2027

LENDER ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF linn)

This record was acknowledged before me on April 1, 2026 by Kim Kray as Assistant Branch Manager of Farmers State Bank .



Megan Nolting
Notary Public in and for the State of Iowa
My commission expires 7-22-2027