

Recorded: 4/7/2026 at 12:06:58.0 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: 816

FOR RECORDER'S USE ONLY

Prepared By: Chris Kerr, VP, Mount Vernon Bank and Trust Company, 206 1st Street SW, Mount Vernon, IA 52314, (319) 895-8835

WHEN RECORDED MAIL TO:

Mount Vernon Bank and Trust Company, P.O. Box 188, Mount Vernon, IA 52314

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 2 of this Modification. The legal description can be found on page 1 of this Modification. The parcel identification number can be found on page 2 of this Modification. The related document or instrument number can be found on page 1 of this Modification.

THIS MODIFICATION OF MORTGAGE dated February 13, 2026, is made and executed between Dream Hospitality LLC, whose address is 1210 Commercial Ct, Manchester, IA 52057-8650 (referred to below as "Grantor") and Mount Vernon Bank and Trust Company, whose address is 206 1st Street SW, Mount Vernon, IA 52314 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 11, 2025 (the "Mortgage") which has been recorded in Delaware County, State of Iowa, as follows:

Purchase Money Mortgage recorded on 04-14-2025 at 1:00 PM with the Delaware County Recorder in Delaware County, Iowa (BK: 2025; PG: 927).

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

Lot Two (2) of Manchester West Commercial Second Subdivision in the City of Manchester, Delaware County, Iowa, according to plat recorded in Book 2018, Page 233

(Handwritten mark)

**MODIFICATION OF MORTGAGE
(Continued)**

Page 2

The Real Property or its address is commonly known as 1210 Commercial Ct, Manchester, IA 52057-8650. The Real Property tax identification number is 280-01-00-014-60. The Real Property parcel identification number is 280-01-00-014-60.

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

Decrease the amount (secured credit amount) of the mortgage from \$2,020,000.00 to \$1,262,500.00.

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 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 FEBRUARY 13, 2026.

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

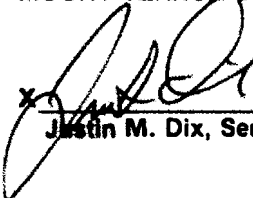
GRANTOR:

DREAM HOSPITALITY LLC

By: 
**Manish Chaudhari, Member/Manager of Dream Hospitality
LLC**

LENDER:

MOUNT VERNON BANK AND TRUST COMPANY



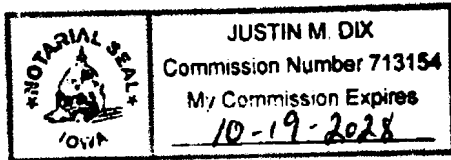
Justin M. Dix, Senior Vice President

MODIFICATION OF MORTGAGE
(Continued)

LIMITED LIABILITY COMPANY ACKNOWLEDGMENT

STATE OF IOWA)
) SS
COUNTY OF LINN)

This record was acknowledged before me on APRIL 6, 2026 by Manish Chaudhari, Member/Manager of Dream Hospitality LLC.

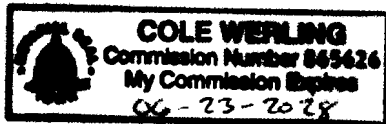


[Signature]
Notary Public in and for the State of IOWA
My commission expires 10-19-2028

LENDER ACKNOWLEDGMENT

STATE OF IOWA)
) SS
COUNTY OF LINN)

This record was acknowledged before me on APRIL 6, 2026 by Justin M. Dix as Senior Vice President of Mount Vernon Bank and Trust Company.



Cole Werling
Notary Public in and for the State of IOWA
My commission expires 06-23-2028