

Recorded: 4/13/2026 at 2:05:17.0 PM  
County Recording Fee: \$22.00  
Iowa E-Filing Fee: \$3.00  
Combined Fee: \$25.00  
Revenue Tax: \$0.00  
Delaware County, Iowa  
Daneen Schindler RECORDER  
BK: 2026 PG: 881

**FOR RECORDER'S USE ONLY**

Prepared By: **JOEL BRUMM, LOAN PROCESSOR, Nicolet National Bank, 1422 9th St. SE, Dyersville, IA 52040-2335, (563) 582-5013**

**ADDRESS TAX STATEMENT:**

**TIM JOSEPH KRAPFL and MELANIE SUE KRAPFL, 2949 182ND ST, DYERSVILLE, IA 52040-8729**

**ORIGINAL**

**RECORDATION REQUESTED BY:**

**Nicolet National Bank, Dyersville - Hwy 136, 1422 9th St. SE, Dyersville, IA 52040-2335**

**WHEN RECORDED MAIL TO:**

**Nicolet National Bank, Dyersville - Hwy 136, 1422 9th St. SE, Dyersville, IA 52040-2335**

**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 related document or instrument number can be found on page 1 of this Modification.

**THIS MODIFICATION OF MORTGAGE dated April 10, 2026, is made and executed between TIM JOSEPH KRAPFL and MELANIE SUE KRAPFL; HUSBAND AND WIFE (referred to below as "Grantor") and Nicolet National Bank, whose address is 1422 9th St. SE, Dyersville, IA 52040-2335 (referred to below as "Lender").**

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated January 21, 2011 (the "Mortgage") which has been recorded in DELAWARE County, State of Iowa, as follows:

**THIS MORTGAGE WAS FILED FOR RECORD ON JANUARY 24, 2011, IN BOOK 2011 PAGE 305 IN THE OFFICE OF THE DELAWARE COUNTY RECORDER.**

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

See EXHIBIT A, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as **BARE FARMLAND LOCATED IN DELAWARE COUNTY, IA 52041.**

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

**IN CONSIDERATION OF THE MUTUAL PROMISES AND AGREEMENTS HEREIN SET FORTH, AND FOR OTHER GOOD AND VALUABLE CONSIDERATION, THE PARTIES HERETO AGREE THAT THE TIME PROVIDED IN SUCH MORTGAGE FOR THE PAYMENT OF THE PRINCIPAL SUM NOW SECURED THEREBY IS HEREBY EXTENDED TO MAY 5, 2046, WITH THE OTHER TERMS AND CONDITIONS OF SAID MORTGAGE AS RECORDED TO REMAIN IN FULL FORCE AND EFFECT.**

**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

**MODIFICATION OF MORTGAGE  
(Continued)**

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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 10, 2026.**

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

GRANTOR:

x   
\_\_\_\_\_  
TIM JOSEPH KRAPFL

x   
\_\_\_\_\_  
MELANIE SUE KRAPFL

LENDER:

NICOLET NATIONAL BANK

x   
\_\_\_\_\_  
Patrick D. Hogrefe, SVP Commercial Banking

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**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 10, 2026.

GRANTOR:

x   
\_\_\_\_\_  
TIM JOSEPH KRAPFL

x   
\_\_\_\_\_  
MELANIE SUE KRAPFL

MODIFICATION OF MORTGAGE  
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IOWA )  
 ) SS  
COUNTY OF DUBUQUE )

This record was acknowledged before me on April 10, 2026 by **TIM JOSEPH KRAPFL and MELANIE SUE KRAPFL, HUSBAND AND WIFE.**



  
Notary Public in and for the State of IOWA  
My commission expires 3-10-2026

LENDER ACKNOWLEDGMENT

STATE OF IOWA )  
 ) SS  
COUNTY OF DUBUQUE )

This record was acknowledged before me on April 10, 2026 by **Patrick D. Hogrefe as SVP Commercial Banking of Nicolet National Bank.**



  
Notary Public in and for the State of IOWA  
My commission expires 3-10-2026

Exhibit A

Legal Description of: 160250000820, DELAWARE CO, IA

**Parcel 2020-65 Part Of Lot 1  
Of The Subdivision Of The Southwest Quarter (SW ¼) Of The Southwest Quarter  
(SW ¼) Of Section Twenty-Five (25), Township Eighty-Nine North (T89N), Range  
Four West (R4W) Of The Fifth Principal Meridian, Delaware County, Iowa,  
according to plat recorded in Book 2020, Page 2694,**