

Recorded: 7/27/2026 at 8:51:37.0 AM
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: 2125

(Space Above This Line For Recording Data)

THIS INSTRUMENT PREPARED BY: Kayla Brunsmann, Collins Community Credit Union, whose address is 1005 Blairs Ferry Rd NE Cedar Rapids, IA 52402, and whose telephone number is (800)475-1150
WHEN RECORDED RETURN TO: Kayla Brunsmann, Collins Community Credit Union ATTN: Commercial Services, whose address is 1005 Blairs Ferry Rd NE Cedar Rapids, IA 52402

MODIFICATION AGREEMENT - MORTGAGE

THIS MODIFICATION AGREEMENT ("Agreement") is made this 16th day of July, 2026, between The Johannes Family Trust, an Iowa Trust, whose address is 3570 Rogers Rd NW, Cedar Rapids, Iowa 52405-5237, and whose trustees are Jason E Johannes and Michelle R Johannes ("Mortgagor"), and Collins Community Credit Union, which is organized and existing under the laws of the State of Iowa and whose address is 1005 Blairs Ferry Road NE, Cedar Rapids, Iowa 52402 ("Lender").

Collins Community Credit Union and Mortgagor entered into a Mortgage dated May 24, 2024 and recorded on July 10, 2024, in Book 2024, Page 1609, in the records of the County of Delaware, State of Iowa ("Mortgage"). The Mortgage covers the following described real property:

Address: 20911 263rd St, Manchester, Iowa 52057-8561

Legal Description: LOT TWENTY TWO (22) OF TURTLE CREEK CAMP REPLAT BEING PART OF THE SOUTHWEST QUARTER (SW1/4) OF THE NORTHEAST QUARTER (NE1/4), PART OF THE NORTHEAST QUARTER (NE1/4) OF THE NORTHEAST QUARTER (NE1/4), AND PART OF THE SOUTHEAST QUARTER (SE1/4) OF THE NORTHEAST QUARTER (NE1/4) ALL IN SECTION TWENTY-SIX (26), TOWNSHIP EIGHTY-EIGHT NORTH (T88N), RANGE FIVE WEST (R5W) OF THE FIFTH PRINCIPAL MERIDIAN, DELAWARE COUNTY, IOWA; ALSO BEING PART OF THE NORTHWEST QUARTER (NW1/4) OF THE NORTHWEST QUARTER (NW1/4), AND PART OF THE SOUTHWEST QUARTER (SW1/4) OF THE NORTHWEST QUARTER (NW1/4), SECTION TWENTY-FIVE (25), TOWNSHIP EIGHTY-EIGHT NORTH (T88N), RANGE FIVE WEST (R5W) OF THE FIFTH PRINCIPAL MERIDIAN, DELAWARE COUNTY, IOWA, ACCORDING TO PLAT RECORDED IN BOOK 1999, PAGE 4340.

It is the express intent of the Mortgagor and Lender to modify the terms and provisions set forth in the Mortgage. Mortgagor and Lender hereby agree to modify the Mortgage as follows:

- The secured mortgage amount will increase to \$700,000. The mortgagor will be updated to The Johannes Family Trust from Jason E. Johannes and Michelle R. Johannes.

Mortgagor and Lender agree that the Mortgage 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 Mortgage on the Property. Nothing contained herein shall in any way impair the Mortgage or the security now held for the indebtedness thereunder, or alter, waive, annul, vary, or affect any provision, term, condition, or covenant therein, except as herein provided, nor affect or impair any rights, powers, privileges, duties, or remedies under the Mortgage it being the intent of Mortgagor and Lender that the terms and provisions 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 Mortgage.

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

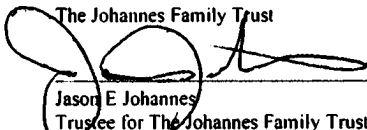
If any Mortgagor who signed the original Mortgage does not sign this Agreement, then all Mortgagors signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Agreement or otherwise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

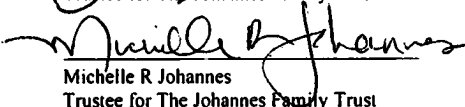
This Agreement shall be binding upon the heirs, successors, and assigns with respect to parties hereto. Whenever used, the singular shall include the plural, the plural, the singular, and the use of any gender shall be applicable to all genders.

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 THIS AGREEMENT MAY BE CHANGED ONLY BY ANOTHER WRITTEN AGREEMENT.

By signing below, Mortgagor and Lender acknowledge that they have read all the provisions contained in this Agreement, and that they accept and agree to its terms.

 Trustee for the Johannes Family Trust
Jason E. Johannes
Trustee for The Johannes Family Trust

 Trustee for the Johannes Family Trust
Michelle R. Johannes
Trustee for The Johannes Family Trust

TRUST ACKNOWLEDGMENT

STATE OF IOWA
COUNTY OF LINN

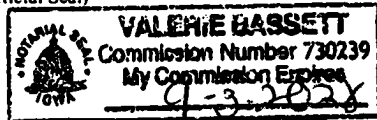
This instrument was acknowledged on the 16th day of July, 2026, by Jason E. Johannes as Trustee and Michelle R. Johannes as Trustee on behalf of The Johannes Family Trust, an Iowa Trust, who personally appeared before me.

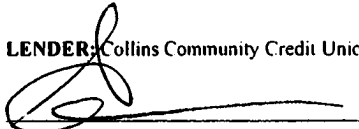
In witness whereof, I hereunto set my hand and, if applicable, official seal.

My commission expires: 09/03/2028


Valerie Bassett
Private Banker Assistant, Notary

(Official Seal)




LENDER: Collins Community Credit Union
By: Adam J. Wygle
Its: Director of Commercial Lending

BUSINESS ACKNOWLEDGMENT

STATE OF IOWA
COUNTY OF LINN

This instrument was acknowledged on the 16th day of July, 2026, by Adam J. Wygle, Director of Commercial Lending on behalf of Collins Community Credit Union, a(n) State Credit Union, who personally appeared before me.

In witness whereof, I hereunto set my hand and, if applicable, official seal.

My commission expires: 09/03/2028


Valerie Bassett
Private Banker Assistant, Notary

(Official Seal)

