

Recorded: 7/27/2026 at 12:10:19.0 PM
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: 2128

LOAN ORIGINATOR NAME: Kevin Richard Funke
NMLS COMPANY IDENTIFIER: 543887
NMLS ORIGINATOR IDENTIFIER: 554287

Prepared By: Jordan Penney, Citizens State Bank, PO Box 10, Hopkinton, IA 52237 PH. 563-926-2250
Return to: Citizens State Bank, PO Box 10, Hopkinton, IA 52237

MODIFICATION AGREEMENT- DEED OF TRUST

THIS MODIFICATION AGREEMENT ("Agreement") is made this 22nd day of July, 2026 between Anthony L Yonkovic, whose address is 202 Cascade St SE, Hopkinton, IA 52237 ("Grantors"), and Citizens State Bank whose address is 103 1st St SW, Hopkinton, Iowa 52237 ("Grantee/Lender").

Citizens State Bank and Grantor entered into a Deed of Trust dated October 26th, 2007 and recorded on November 2nd, 2007 in the records of the County of Delaware, State of Iowa ("Deed of Trust") and indexed as Book 2007 PG 3558. The Deed of Trust covers the following described real property:

Address: 202 Cascade St SE Hopkinton, IA 52237

Legal Description: Lots Seven (7), Eight (8) and Nine (9), Block Three (3), and Lot Fourteen (14), Block Four (4), Hopkinton Second Addition by H. A. Carter, according to plat recorded in Book 2 L.D., Pages 328-329; and that tract described as commencing at the Northeast corner of Lot One (1), Block Four (4) of said Addition, and running thence Southerly along the East line of said Block Four (4) to the Southeast corner of Lot Fourteen (14) in said Block Four (4), thence Easterly one hundred (100) feet to the Southwest corner of Lot Seven (7), Block Three (3) of said Addition, thence Northerly along the West line of said Block Three (3) to the Northwest corner of Lot Six (6) of said Block Three (3), thence Westerly one hundred (100) feet along the South line of Cascade Street to the place of beginning; same being a part of the Southeast Quarter (SE 1/4) of the Southeast Quarter (SE 1/4) of Section Thirteen (13), Township Eighty Seven (87) North, Range Four (4), West of the Fifth P.M., and of the Southwest Quarter (SW 1/4) of the Southwest fractional Quarter (SW 1/4) of Section Eighteen (18), Township Eighty Seven (87) North, Range Three (3), West of the Fifth P.M.

It is the express intent of the Grantor and Grantee/Lender to modify the terms and provisions set forth in the Deed of Trust. Grantor and Grantee/Lender hereby agree to modify the Deed of Trust as follows: Extending Maturity Date of this Deed of Trust until October 26, 2036

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

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

If any Grantor who signed the original Deed of Trust does not sign this Agreement, then all Grantors signing below acknowledge that this Agreement is given conditionally, based on the representation to Grantee/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

T.Y. _____

ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. THE TERMS OF THE AGREEMENT MAY BE CHANGED ONLY BY ANOTHER WRITTEN AGREEMENT.

By signing below, Grantor and Grantee/Lender acknowledge that they have read all the provisions contained in this agreement, and that they accept and agree to its terms.

X Tony Yonkovic 7/22/26 X _____
Anthony L Yonkovic Date Date

Citizens State Bank

X Kevin R Funke
Officer Kevin R Funke

INDIVIDUAL ACKNOWLEDGEMENT

STATE OF IOWA)
COUNTY OF Delaware)

This instrument was acknowledged before me by Anthony L Yonkovic on July 22nd, 2026. In witness whereof, I hereunto set my hand and, if applicable, my official seal.

My Commission expires:



X Kevin R Funke
Notary Kevin R Funke

BUSINESS ACKNOWLEDGEMENT

BUSINESS ACKNOWLEDGEMENT

STATE OF IOWA)
COUNTY OF Delaware)

This instrument was acknowledged before me by Kevin R Funke on the 22nd day of July, 2026 on behalf of Citizens State Bank. In witness whereof, I hereunto set my hand and, if applicable, my official seal

My Commission expires:



X Nathan J Freeze
Notary