

Recorded: 7/30/2026 at 11:27:21.0 AM
County Recording Fee: \$32.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$35.00
Revenue Tax: \$0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2026 PG: 2178

Do not write/type above this line. For filing purposes only.

RETURN TO Farm Credit Services of America 1301 W Main St
PREPARER: Manchester, Iowa 52057-2310

Ashley Geurink
(563) 927-3159

MORTGAGE MODIFICATION

Date: July 1, 2026

Grantor or Mortgagor (hereinafter "Grantor"):

Charles E White and Jennifer L White, husband and wife
2678 175th Street
Earlville, Iowa 52041

Lender or Mortgagee (hereinafter "Lender"):

Farm Credit Services of America, FLCA
5015 S 118th Street, PO Box 2409
Omaha, NE 68103-2409

Legal Description of Land: See Exhibit A, attached

THE OBLIGATIONS SECURED HEREBY MAY PROVIDE FOR THE INTEREST RATE, PAYMENT TERMS, OR BALANCE DUE TO BE INDEXED, ADJUSTED, RENEWED OR RENEGOTIATED.

This instrument is dated and made effective as of the date specified above, between Grantor and Lender.

Grantor and Lender are parties to the following described instrument (herein sometimes referred to as the "**Existing Security Instrument**"):

Real Estate Mortgage dated April 6, 2012, filed April 11, 2012 in Book 2012, Page 1157

Each capitalized term used in this instrument that is defined in the Existing Security Instrument will have the meaning specified in the Existing Security Instrument.

Grantor and Lender hereby agree to amend the Existing Security Instrument as set forth below.

Notwithstanding any term or provision in the Existing Security Instrument to the contrary, the latest date on which any Note(s), Credit Agreement(s), or other Loan Documents evidencing an Obligation matures is August 1, 2056.

Grantor represents and warrants to Lender as follows:

(a) The execution, delivery and performance by Grantor of this instrument, are within Grantor's powers, have been duly authorized by all necessary company action and do not contravene Grantor's partnership

agreement, articles of organization or operating agreement, as applicable, or any law or any contractual restriction binding on or affecting Grantor, or result in, or require, the creation of any lien, security interest or other charge or encumbrance upon or with respect to any of the properties;

(b) no authorization, approval or other action by, and no notice to or filing with, any governmental authority or regulatory body is required for the due execution, delivery and performance by Grantor of this amendment;

(c) this instrument constitutes, legal, valid and binding obligations of Grantor enforceable against Grantor in accordance with its terms;

(d) No "Event of Default" as defined in the Existing Security Instrument has occurred and is continuing;

On and after the date hereof:

(a) Each reference in the Existing Security Instrument to "this instrument", "hereunder" "hereof", "herein" or words of like import shall mean and be a reference to the Existing Security Instrument, as amended hereby;

(b) except as specifically amended by this instrument and any prior amendments, the Existing Security Instrument shall remain in full force and effect and is hereby ratified and confirmed;

(c) the execution, delivery and effectiveness of this instrument shall not, except as expressly provided herein, operate as a waiver of any right, power or remedy of Lender under the Existing Security Instrument or the other Loan Documents, nor constitute a waiver of any provision of the Existing Security Instrument or other Loan Documents; and

(d) this amendment does not release or extinguish the Obligations.

GRANTOR HEREBY WAIVES AND RELEASES ANY AND ALL CLAIMS AGAINST LENDER AND THEIR RESPECTIVE SUCCESSORS, ASSIGNS, PARTICIPANTS, RELATED ENTITIES, AGENTS AND EMPLOYEES, RELATING OR PERTAINING TO OR AS A RESULT OF ANY ACT OR OMISSION WHICH HAS OCCURRED PRIOR TO THE EXECUTION OF THIS INSTRUMENT, INCLUDING ALL CLAIMS OF USURY, FRAUD, DECEIT, MISREPRESENTATION, UNCONSCIONABILITY, DURESS, OR LENDER LIABILITY, ANY OTHER CLAIM IN TORT OR IN CONTRACT, OR FOR VIOLATION OF ANY LAW, RULE OR REGULATION.

Certain terms defined in this instrument may not have been expressly defined in some Existing Security Instruments being modified. In such cases, those terms shall have the meaning as defined herein or, where applicable as defined in any Existing Security Instrument that includes such definitions. For Existing Security Instruments that do not include such definitions, the terms shall be interpreted in a manner consistent with their usage in this instrument and the applicable Existing Security Instrument in a manner favorable to Lender.

This instrument may be executed in any number of counterparts, each of which when so executed and delivered shall be deemed to be an original and all of which taken together shall constitute but one and the same instrument.

This instrument shall be governed by, and construed in accordance with, the laws of the State of Nebraska, except that the law of the state of recording of Existing Security Instrument shall govern the perfection or enforcement of the liens and security interest created under this instrument, and except to the extent expressly provided to the contrary in any loan document. In the event that any provision or clause of any of the Loan Documents conflicts with applicable laws, such conflicts shall not affect other provisions of such Loan Documents which can be given effect without the conflicting provision, and to this end the provisions of the Loan Documents are declared to be severable.

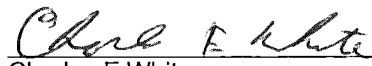
Grantor shall pay on demand all costs and expenses incurred by Lender in connection with the preparation, execution, delivery, filing, and administration of this instrument (including, without limitation, legal fees incurred in connection with the preparation of this amendment and advising Lender and Lender

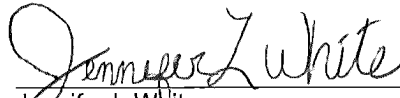
as to their rights and the cost of any credit verification reports or field examinations of the Property or Grantor's books and records). Grantor's obligations to Lender and Lender under this paragraph shall survive termination of this instrument and repayment of the Obligations.

This instrument and all of the Loan Documents constitute the entire and complete understanding of the parties hereto and supersede all prior agreements and understandings relative to the subject matter hereof. This instrument may not be effectively amended, changed, altered or modified, except in writing executed by all parties. To the extent the provisions contained in this instrument are inconsistent with those contained in any other Loan Document, the terms and provisions contained herein shall control. Otherwise, such provisions shall be considered cumulative.

IN WITNESS WHEREOF, Grantor has caused this instrument to be executed on the date set out in the acknowledgment.

Grantor:


Charles E White

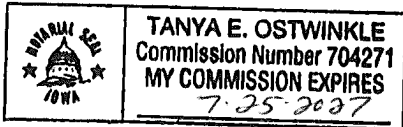

Jennifer L White

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IOWA }
COUNTY OF Dubuque } ss
Fowh }

On this 29th day of July, 2026, before me, a Notary Public, personally appeared Charles E White married to Jennifer L White to me known to be the person named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

(SEAL OR STAMP)



Tanya Ostwinkle
Tanya Ostwinkle
[Type or Print Notary's Name under Signature]

My commission expires 7-25-2027

Notary Public in and for said County and State

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IOWA)
) ss
COUNTY OF Dubuque)

On this 29th day of July, 2026, before me, a Notary Public, personally appeared Jennifer L White married to Charles E White to me known to be the person named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

(SEAL OR STAMP)



Tanya Ostwinkle
Tanya Ostwinkle
[Type or Print Notary's Name under Signature]

My commission expires 7-25-2027

Notary Public in and for said County and State

EXHIBIT A

LEGAL DESCRIPTION OF LAND

The Northeast Quarter (NE $\frac{1}{4}$) of the Northeast Quarter (NE $\frac{1}{4}$), and the South one-half (S $\frac{1}{2}$) of the Northeast Quarter (NE $\frac{1}{4}$), and the East one-half (E $\frac{1}{2}$) of the Southeast Quarter (SE $\frac{1}{4}$), and the Northwest Quarter (NW $\frac{1}{4}$) of the Southeast Quarter (SE $\frac{1}{4}$), and the East one-half (E $\frac{1}{2}$) of the Northeast Quarter (NE $\frac{1}{4}$) of the Southwest Quarter (SW $\frac{1}{4}$) of Section Eleven (11), Township Eighty Nine (89) North, Range Four (4), West of the Fifth P.M., except the East two hundred sixty five (265) feet of the North five hundred sixty seven (567) feet of the Northwest Quarter (NW $\frac{1}{4}$) of the Southeast Quarter (SE $\frac{1}{4}$) of said Section Eleven (11) and except the West five hundred sixty six (566) feet of the North four hundred seventy seven (477) feet of the Northeast Quarter (NE $\frac{1}{4}$) of the Southeast Quarter (SE $\frac{1}{4}$) of said Section Eleven (11).

AND

NW $\frac{1}{4}$ NE $\frac{1}{4}$, Sec. 11, T89N, R4W of the 5th P.M., Delaware County, Iowa.