

Recorded: 9/18/2026 at 2:56:07.0 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: 2749

Prepared By & Return To: Marie Pillard, Dupaco Community Credit Union, 3999 Pennsylvania Ave, Dubuque, IA 52002 563-557-7600

Mail Tax Bill To: Jena K Clemen, 105 Lakeview Ct, Manchester, IA 52057

Parcel ID: 000630293102000

SHORT FORM MODIFICATION OF MORTGAGE

This Modification of Mortgage is made on 09/12/2026, by and between Jena K Clemen, as Borrower(s), and DUPACO COMMUNITY CREDIT UNION, an Iowa credit union, as Lender.

1. Lender is the present owner and holder of a certain Mortgage ("Mortgage"), as follows:

Dated: 10/13/2021

Mortgagor: Jena K Clemen

Adam J Clemen

Mortgagee: DUPACO COMMUNITY CREDIT UNION

Filing Date: 10/26/2021

Recording Information:

Instrument # BK: 2021 PG: 3758

Land Records of Delaware County, Iowa;

2. The legal description of the Real Estate affected and encumbered by the Mortgage is described in the Mortgage, with a local address of:

105 Lakeview Ct, Manchester, IA 52057;

Lot Three (3) of Lyman's Lakeview Court, a Subdivision of Lot Thirty (30), Lot Thirty A (30A), Lot One (1) of Lot Thirty One A (31A), Part of Lot One (1) of Lot Thirty One (31) and land lying West thereof, all in Burrington's Addition to the City of Manchester, Delaware County, Iowa, according to plat recorded in Book 3 Plats, Page 132, as amended by plat recorded in Book 3 Plats, Page 162.

3. The Mortgage secures the obligations of loan indebtedness, as evidenced by a promissory note or other document, between Borrowers, and Lender dated 10/13/2021 (the "Loan");
4. At the request of Mortgagor, the parties have entered into an Agreement to amend and modify the terms of the Loan to release Adam J Clemen from the obligations of the Loan secured by the Mortgage effective immediately;
5. The Mortgage is hereby amended, changed and modified to release Adam J Clemen from the obligations of the Loan, including the Mortgage, and in no other respects;
6. This modification is without prejudice to the effectiveness, validity, and enforceability of the Mortgage; and nothing herein, or in any other document executed in connection herewith is, or shall be deemed or construed to be, a novation, cancellation, satisfaction, release, extinguishment, or substitution of the indebtedness evidenced by the promissory note or of any obligation of borrower(s) under the promissory note or the other Loan documents, except as herein modified;
7. All other stipulations, provisions, conditions, and covenants of the Mortgage shall remain in full force and effect, except as herein modified;
8. The Real Estate is and shall remain subject to and encumbered by the lien, charge, and encumbrance of the Mortgage, and nothing herein shall affect or be construed to affect the lien or encumbrance of the Mortgage or the priority thereof over other liens or encumbrances.
9. The Borrower who remains on the Loan and Mortgage acknowledges and agrees to all of the terms of this Modification, and further acknowledges and agrees that: (a) the Mortgage is a valid and enforceable lien upon the Real Estate; (b) the Mortgage secures the obligations described in the Mortgage, as amended hereby; (c) the Mortgage, as amended herein, shall be binding on any successors and assigns of the party; and (d) expressly reaffirms each of the representations, warranties and covenants set forth in the Mortgage and Loan, as amended hereby.
10. This Modification shall be governed by, and construed and interpreted with, the laws of the State of Iowa applicable to agreements made and wholly performed within such state.

(Signatures appear on the attached page)

Dated this 12 day of Sept, 2026.

DUPACO COMMUNITY CREDIT UNION

By: [Signature]

Christine Hearden

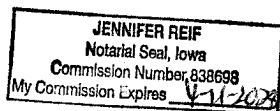
Its: AVP, Mortgage Processing

STATE OF IOWA; COUNTY OF DUBUQUE) ss.

On this 12 day of Sept, 20 26, before me, a Notary Public in and for the State of Iowa, personally appeared Christine Hearden, who being first duly sworn, did say that she is AVP, Mortgage Processing of Dupaco Community Credit Union; that no seal has been procured by said corporation; that said instrument was signed on behalf of said corporation by authority of its Board of Directors; and that the execution of this instrument was the voluntary act and deed of said corporation, by it voluntarily executed.

[Signature]
Notary Public in and for said State

My Commission Expires: 4-11-2028



BORROWERS

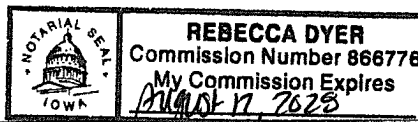
[Signature]
Jena K Clemen

STATE OF IOWA; COUNTY OF DELAWARE) ss.

On this 12 day of September, 2026, before me, the undersigned, a Notary Public in and for the said State, personally appeared Jena K Clemen, to me known to be the person named in and who executed the foregoing instrument, and acknowledged that he/she executed the same as his/her voluntary act and deed.

[Signature]
Notary Public in and for said State

My Commission Expires: August 12th, 2028

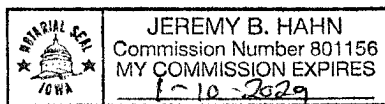


Adam J Clemen

Adam J Clemen

STATE OF IOWA; COUNTY OF DELAWARE) ss.

On this 12th day of September, 2026, before me, the undersigned, a Notary Public in and for the said State, personally appeared Adam J Clemen, to me known to be the person named in and who executed the foregoing instrument, and acknowledged that he/she executed the same as his/her voluntary act and deed.



[Signature]
Notary Public in and for said State
My Commission Expires: 1-10-2029