

BK: 2026 PG: 1777
Recorded: 6/16/2026 at 9:13:42.0 AM
Pages 2
County Recording Fee: \$12.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$15.00
Revenue Tax: \$0.00
BRANDY L. MACUMBER, RECORDER
Madison County, Iowa

Prepared by: Rachel Denicus, 1616 Lafayette St, Waterloo, IA 50703 (319) 287-8233
Return to: Rachel Denicus, 1616 Lafayette St, Waterloo, IA 50703 (319) 287-8233

EXTENSION AGREEMENT TO NOTE AND MORTGAGE

In Re: Parcel "D" in the East 10 acres of the NW ¼ of the SE ¼ (NW ¼ SE ¼) and part of the NE ¼ of the SE ¼ (NE ¼ SE ¼) of Section 2, Township 74 North, Range 27 West of the 5th P.M., Madison County, Iowa, more particularly described in Plat of Survey recorded August 17, 2022 in Book 2022, Page 2451 in the office of the Madison County Iowa recorder

WHEREAS, Ryan L Altomare a/k/a Ryan Altomare , An Unmarried Individual, were the obligors (the "Mortgagors") and Veridian Credit Union was the lender ("VCU") in that certain Note, said Note having been dated SEPTEMBER 01, 2022, and providing for a loan amount of \$352,000.00, to be payable to VCU over a 30 year period beginning NOVEMBER 01, 2022 and terminating OCTOBER 01, 2052 with an initial interest rate of 4.50% (the "Note");

WHEREAS in conjunction with the Note, the Mortgagors signed that certain Mortgage securing the above real estate, said Mortgage having been dated SEPTEMBER 01, 2021, and recorded as BK: 2022 PG: 2672 on SEPTEMBER 09, 2022 (the "Mortgage").

WHEREAS the parties to this Extension Agreement now desire to amend the Note and Mortgage providing that no payments [of principal and interest] are due for the months of April, May and June 2026 and by extending the final due date of the Note and Mortgage until all payments have been paid in full.

NOW IN CONSIDERATION OF THE MUTUAL COVENANTS AND AGREEMENTS HEREIN MADE AND FOR THE MUTUAL BENEFIT OF ALL PARTIES HERETO, IT IS AGREED AS FOLLOWS:

1. Under the terms of the Note, there remains as of the first day of the month in which this Agreement is made, the sum of \$5,350.59 of principal and interest and \$1,824.93 of escrow, aggregating a total sum of \$7,175.52 for the outstanding monthly payments for April, May and June 2026.

2. The Note and Mortgage shall be amended to provide that no monthly payments [of principal and interest] shall be due for the months of April, May and June 2026. Interest shall continue to accrue during these months at the rate as set forth in the Note.
3. Mortgagor(s) will remit a deposit of \$1,824.93 to be applied to the escrow shortage. Escrow payments shall continue to be paid monthly.
4. The Mortgagors shall not be deemed to be in default under the terms of the Note and Mortgage for the payment(s) not made during these months.
5. All regular payments of principal and interest shall start again on July 01, 2026, plus the escrow payment, if applicable.
6. All payments of principal, interest and escrow payments, if applicable, shall continue past the final due date as set forth in the Note and Mortgage until all payments of accrued interest and principal and interest payments have been paid in full.
7. The Mortgagor(s) agree all terms, conditions and covenants as set forth in the Note and Mortgage are in full force and effect other than changes and extension period as granted by this Extension Agreement.
8. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Mortgage.

Ryan L Altomare
 Ryan L Altomare
 Ryan Altomare

06-05-26

STATE OF IOWA)
) ss:
 COUNTY OF POLK)

This instrument was acknowledged before me on June 5th, 2026 by

Ryan L Altomare



Russell E. Naber
 Notary Public in the State of Iowa.

STATE OF IOWA)
) ss:
 COUNTY OF Black Hawk)

This instrument was acknowledged before me on June 16, 2026 by

Rachel Denicus a representative of Veridian Credit Union.

Rachel Denicus
 RACHEL DENICUS

Patrick B Bird
 Notary Public in the State of Iowa.

