Recorded: 6/4/2020 at 12:56:29.0 PM
County Recording Fee: $7.00
Iowa E-Filing Fee: $3.00
Combined Fee: $10.00
Revenue Tax:
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2020 PG: 1792

This instrument was prepared by: Renee Nurre for Community Savings Bank, 101 E Union, PO Box 77, Edgewood, IA 52042 (563)928-6425

AMENDMENT OF MORTGAGE TO INCREASE OPEN-END FEATURE AND NOTICE

NOW ON THIS 6th DAY OF March, 2020, for good and valuable consideration, receipt of which is hereby acknowledged, the parties agree as follows:

1. Anthony F. Helmrich, a married person, and Joellyn T. Helmrich, a married person, granted Community Savings Bank, their one certain Real Estate Mortgage dated May 20, 2004, and filed of record with Delaware County Recorder on the 21st day of May, 2004, in Book 2004, Page 1802.

2. In said Mortgage, Anthony F. Helmrich and Joellyn T. Helmrich, as husband and wife, mortgaged and granted to Community Savings Bank, its successors and assigns, forever, a lien of mortgage on the land and property described therein, to wit:

> The North One Half (N ½)of the Northeast Quarter (NE ¼) and the Southwest Quarter (SW ¼) of the Northeast Quarter (NE ¼), and the East One-Half (E ½) of the East One-Half (E ½) of the Northwest Fractional Quarter (NW fr ¼) of Section Eighteen (18) all in township Eighty Seven (87) North, Range Six (6), West of the Fifth P.M.

3. Anthony F. Helmrich and Joellyn T. Helmrich, as husband and wife, hereby amend said Mortgage and state, from this day forward, said Mortgage as previously recorded, by virtue of this Amendment, secures credit in the amount of Seven Hundred Fifty Thousand Dollars ($750,000.00). Loans and advances up to this amount, together with interest, are senior indebtedness to other creditors under subsequently recorded or filed mortgage and liens.

4. For good and valuable consideration, the receipt of which is hereby acknowledged, the Open-End/Future Advance Clause contained in said Mortgage is increased from Two Hundred Sixty Two Thousand Five Hundred Dollars ($262,500.00) to Seven Hundred Fifty Thousand Dollars ($750,000.00).

5. Loans and Advances up to Seven Hundred Fifty Thousand Dollars ($750,000.00), together with interest, are senior to indebtedness to other creditors under subsequently recorded or filed mortgage and liens. However, the priority of a prior recorded mortgage under this Open-End/Future Advance Clause does not apply to loans or advances made after receipt of notice of foreclosure or action to enforce a subsequently recorded mortgage or other subsequently recorded or filed lien.

6. In all other respects, the Mortgage from Anthony F. Helmrich and Joellyn T. Helmrich to Community Savings Bank dated May 20, 2004, and filed of record with Delaware County Recorder on the 21st day of May, 2004, in Book 2004, Page 1802, is hereby affirmed, confirmed and ratified.

Anthony F. Helmrich

Joellyn T. Helmrich

STATE OF IOWA, Delaware COUNTY, ss:

On this 6th day of March, 2020, before me the undersigned, a Notary Public in and for said State, personally appeared Anthony F. Helmrich and Joellyn T. Helmrich to me known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that they executed the same as their voluntary act and deed.

NOTARIAL SEAL IOWA
LIZ RUDE
Commission Number 754108
My Commission Expires
8/8/2026

Notary Public in and for the State of Iowa