Recorded: 9/12/2024 at 12:18:05.0 PM
County Recording Fee: $7.00
Iowa E-Filing Fee: $3.00
Combined Fee: $10.00
Revenue Tax: $0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2024 PG: 2278

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

MORTGAGE MODIFICATION AGREEMENT

This Mortgage Modification Agreement ("Agreement") made this September 6 2024between Dennis V and Jan M Kramer ("Mortgagor(s)") and Community Savings Bank ("Lender").

NOTICE: The Open-End Mortgage identified below secures credit in the amount of $255,000.00. Loans and advance up to this amount, together with interest, are senior to indebtedness to other creditors under subsequently recorded or filed mortgages and liens.

For good and valuable consideration Mortgagor(s) and Lender hereby agree that the Open-End Real Estate Mortgage of the Mortgagors dated July 22, 2022 , and filed on August 4, 2022 in the records of the Recorder of Delaware County, Iowa, BK: 2022 PG: 2335 for real estate legally described as:

The South one-half (S ½) of the Northwest Quarter (NW ¼) of the Southeast (SE ¼) of Section Thirteen (13), Township Eighty Eight (8) North, Range Three (3), West of the Fifth P.M.

The property is located in Dubuque County at 2463 340th Ave Worthington, IA 52078.

The purpose of this Real Estate Modification is to remove section titled LIMITATIONS ON CROSS-COLLATERALIZATION from said open-end real estate mortgage.

Except as provided above, all the terms and conditions of the Open-End Real Estate Mortgage shall continue in full force and effect, unchanged by this Agreement.

IN WITNESS WHEREOF, the Mortgagor(s) have executed this document, and acknowledge receipt of a copy thereof as of the date first written above.

MORTGAGOR:
Dennis V Kramer

Dennis V Kramer Date

MORTGAGOR:
Jan M Kramer

Jan M Kramer Date

MORTGAGOR NOTARIZATION

STATE OF Iowa

COUNTY OF Dubuque

On this 6th day of September, before me, the undersigned, a Notary Public, personally appeared Dennis V and Jan M Kramer to me known to be the identical persons named in and who executed the foregoing instrument and acknowledged that they executed the same as their voluntary act and deed.

MATTHEW GOERDT
Commission Number 196204
My Commission Expires
5-4-2025

Matthew Goerdt
NOTARY PUBLIC IN THE STATE OF IA
My commission expires: 5-4-2025