Recorded: 1/30/2026 at 9:35:54.0 AM
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: 2026 PG: 228

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 (563)928-6425

MORTGAGE EXTENSION AGREEMENT

This Mortgage Extension Agreement (the "Agreement") is made and entered into by Eric A Kraft and Sarah M Kraft, Husband and Wife (the **"Mortgagor"**) and Community Savings Bank (the **"Lender"**), on January 28, 2026.

NOTICE: The Open-End Mortgage identified below secures credit in the amount of $65,000. Loans and advances 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 Mortgagor(s) dated 1/30/2015 and filed on 1/30/2015 in the records of the Recorder of Delaware County Iowa, Book 2015 Page 281 for real estate legally described as:

THE NORTH EIGHTY (80.0) FEET OF THE WEST FIFTY (50.0) FEET OF LOT THIRTY FIVE (35), AND NORTH EIGHTY (80.0) FEET OF THE EAST FIFTY (50.0) FEET OF LOT THIRTY SIX (36), OF BALLARD'S SUBDIVISION OF PART OF LOT "I" AND OF LOTS "M" AND "N" OF IOWA LAND COMPANY'S SUBDIVISION OF PART OF MANCHESTER, IOWA, ACCORDING TO PLAT RECORDED IN BOOK 1 PLATS, PAGE 120;
[INCLUDING EASEMENT FOR USE AS A DRIVEWAY OVER 16 FEET TO THE WEST AND EAST OF THE ABOVE DESCRIBED REAL ESTATE].

The property is located in Delaware County at 410 W Main St, Manchester, IA 52057

shall hereby be extended to secure a Promissory Note due and payable on January 1, 2031.

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 Mortgagors have executed this document, and acknowledge receipt of a copy thereof as of the date first written above.

MORTGAGOR:

Eric A Kraft

By: Eric A Kraft Date: 1-29-26
Eric A Kraft

Sarah M Kraft

By: [signature] Date: 1-29-26
Sarah M Kraft

MORTGAGOR NOTARIZATION

STATE OF Iowa)
) ss.
COUNTY OF Delaware)

This instrument was acknowledged before me on 1-29-2026, by Eric A. Kraft and Sarah M. Kraft

[signature]
NOTARY PUBLIC IN THE STATE OF IOWA
My commission expires: 12-27-2027

SCOTT J. WEGMANN
Commission Number 725828
My Commission Expires
12-27-2027