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Revenue Tax:
Delaware County, Iowa
DEBORAH PEYTON, RECORDER
BK: 2014 PG: 3154

LOAN MODIFICATION AGREEMENT
THE IOWA STATE BAR ASSOCIATION
Recorder's Cover Sheet

Preparer Information: (name, address and phone number)
Michael O. Treinen, Klatt, Odekirk, Augustine, Sayer, Treinen & Rastede, P.C., 531 Commercial St., Ste 250, Waterloo, IA 50701, Phone: (319) 232-3304

Return Document To: (name and complete address)
Michael O. Treinen, Klatt, Odekirk, Augustine, Sayer, Treinen & Rastede, P.C., 531 Commercial St., Ste 250, Waterloo, IA 50701, Phone: (319) 232-3304

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Loan #: 251301558

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 30th day of October, 2014, between Terance D. Lensing and ("Borrower") and Nationstar Mortgage LLC formerly known as Centex Home Equity Company ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated January 11, 2006 and recorded in Book or Liber 2006 at page(s) 276 of the County Recorder Records of Delaware County, Iowa
(Name of Records) (County and State, or other jurisdiction)
and (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

3325 120th Street New Vienna Ia 52065
(Property Address)

the real property described being set forth as follows:

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of December 01, 2014, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. $ 98,013.19, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.

2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.001%, from November 01, 2014. Borrower promises to make monthly payments of principal and interest of U.S. $ 584.41, beginning on the 1st day of December, 2014, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 6.001% will remain in effect until principal and interest are paid in full. If on February 01, 2036 (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

3. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument.

Loan #: 251301558

5. Borrower understands and agrees that:

(a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.

(b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.

(c) Borrower has no right of set-off or counterclaim, or any defense to the obligations of the Note or Security Instrument.

(d) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.

(e) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.

(f) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

Nationstar Mortgage LLC-Lender (Seal)

By: Erica White
Assistant Secretary

Terrance D. Lenane -Borrower (Seal)

_____ (Seal)
-Borrower

STATE OF Iowa)
)SS.
COUNTY OF Dubuque)

On the 10th day of November, 2014 personally appeared before me Terrance D. Lenane, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

JILL CAHILL
Commission Number 766775
My Commission Expires
2/18/2017

Witness my hand and official seal

Notary Public My appointment expires: 2/18/2017

{Space Below This Line for Acknowledgements}

NATIONSTAR MORTGAGE LLC

By: _____ (Seal) - Lender
Name: Erica White
Title: Assistant Secretary
12/2/14
Date of Lender's Signature

[Space Below This Line For Acknowledgments]

The State of TX
County of Denton

Before me Brittany Grafa (name/title of officer) on this day personally appeared Erica White, the Assistant Secretary of Nationstar Mortgage LLC

known to me (or proved to me on the oath of _____ or through _____ (description of identity card or other document)) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 2nd day of December A.D. 2014

BRITTANY GRAFA
Notary Public, State of Texas
My Commission Expires
March 02, 2016

Signature of Officer
Notary Public Brittany Grafa
Title of Officer

My Commission expires: 3-2-16