



Document 2020 2681

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INDX

ANNO

SCAN

LISA SMITH, COUNTY RECORDER

MADISON COUNTY IOWA

CHEK

Dawn Van Wyk Takekawa #AT0009273

✓ Preparer Information: Dawn Van Wyk Takekawa, 1610 SW Main St, Ste 207, Ankeny, Iowa 50023; (515) 964-2000

After Filing Return To: Dawn Van Wyk Takekawa, 1610 SW Main St, Ste 207, Ankeny, Iowa 50023; (515) 964-2000

SCRIVENER'S ERROR AFFIDAVIT

I, Dawn Takekawa, of Takekawa and Green, PLLC, do depose and state as follows:

1. I am a licensed attorney at law practicing in the State of Iowa.
2. I was the settlement agent on the purchase of the property located at 1016 W. South St., Winterset, IA 50273 legally described as: Lot Three (3) of First Plat of Honor's Acres Addition to the Town of Winterset, Madison County, Iowa.
3. A scrivener's error was made by failing to attach the FHA/VA Rider to the mortgage filed in Book 2020 Page 2335.
4. Said Rider is attached hereto.

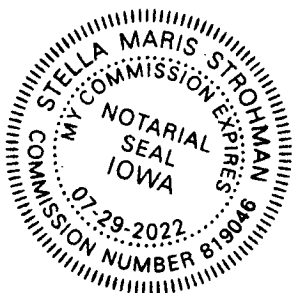
Further Affiant sayeth naught.

Dated: 7/22/2020

Dawn Takekawa
Dawn Takekawa

On this 22nd day of July, 2020, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared Dawn Takekawa, to me known to be the identical person named in and who executed the foregoing instrument and acknowledged that she executed the same as her voluntary act and deed.

STATE OF IOWA)
) ss:
COUNTY OF POLK)



[Signature]
Notary Public in and for the State of Iowa

FHA/VA RIDER TO MORTGAGE

This Rider to Mortgage, made the date noted below, is incorporated into and shall be deemed to amend and supplement the Mortgage of the same date given by the undersigned (the "Mortgagor") to secure the Mortgagor's Note to Land Home Financial Services, Inc. (herein, the "Lender") and covering the property described in the Mortgage (the "Property") to which this Rider is attached.

The provisions hereof shall prevail notwithstanding any contrary provisions in any note or other instrument which evidences the obligations secured by the Mortgage.

As long as the Mortgage is held by the Iowa Finance Authority or backs a mortgage-backed security held by the Iowa Finance Authority, Idaho Housing Finance Agency (the "Servicer") or such of its successors or assigns as may by separate instrument assume responsibility for assuring compliance by the Mortgagor with provisions of this Rider, may declare all sums secured by the mortgage to be immediately due and payable if:

1) all or part of the property is sold or otherwise transferred (other than by devise, descent or operation of the law) by the Mortgagor to a purchaser or other transferee:

- a. who cannot reasonably be expected to occupy the property as a principal residence within a reasonable time after the sale or transfer, all as provided in Section 143(c) and (i)(2) of the Internal Revenue Code of 1986, as amended (the "Code"); or
b. who has had a present ownership interest in a principal residence during any part of the three-year period ending on the date of the sale or transfer, all as provided in section 143(d) and (i)(2) of the Code (except that the language "100 percent" shall be substituted for "95 percent or more" where the latter appears in Section 143(d)(1)), unless the property is in a Targeted Area; or
c. at an acquisition cost which is greater than 90 percent of the average area purchase price (greater than 110 percent for Targeted Area residences), all as provided in Section 143(e) and (i)(2) of the Code; or
d. who has a gross family income in excess of applicable median family income; all as provided in Section 143(f) and (i)(2) of the Code; or

2) the Mortgagor fails or ceases to occupy the property without the prior written consent of the Mortgagee or its successors or assigns; or

3) the Mortgagor omits or misrepresents a fact that is material with respect to the provisions of Section 143 of the Code in the application for the Mortgage which secures the Note.

References are to the Code in effect on the date of the execution of the Mortgage and are deemed to include the applicable implementing regulations.

By signing below, the Mortgagor(s) accepts and agrees to the terms of the Rider to the Mortgage.

SHELEEN MONROE
Printed Name of Borrower
Printed Name of Co-Borrower
Signature of Borrower
Date
Signature of Co-Borrower
Date

STATE OF IOWA
COUNTY OF POIK
Subscribed, sworn to and acknowledged before me this 25 day of June 2020
Notary Public in and for said State
My Notary number
My commission expires
Printed Name (or stamp/seal)

FHA/VA Rider - MRB 04 A
FirstHome/FirstHome Plus
December 2013

