

**BK: 2021 PG: 5248**  
**Recorded: 12/28/2021 at 10:42:31.0 AM**  
**Pages 13**  
**County Recording Fee: \$67.00**  
**Iowa E-Filing Fee: \$3.00**  
**Combined Fee: \$70.00**  
**Revenue Tax:**  
**LISA SMITH RECORDER**  
**Madison County, Iowa**

**After recording please return to:**  
**ServiceLink**  
**Attn: Loan Modification Solutions**  
**3220 El Camino Real**  
**Irvine, CA 92602**

**This instrument was prepared by:**  
**Vanessa Valentine**  
**Dovenmuehle Mortgage Inc.**  
**1 Corporate Drive, Ste 360**  
**Lake Zurich, IL 60047**

\_\_\_\_\_  
[Space Above This Line For Recording Data]

*210808632 PM*

**Loan No.: 1471599702**  
**MIN: 101209600002944025**

**Freddie Mac Loan No: 0003665386**

## **LOAN MODIFICATION AGREEMENT**

This Loan Modification Agreement (“Agreement”), made this 6th day of December, 2021, between **MARK E. VERMEER, A MARRIED MAN AND SHERIE L. LANE VERMEER, A MARRIED WOMAN** (“Borrower” or “I”) and **Mutual of Omaha Mortgage, Inc., f/k/a Synergy One Lending, Inc.** (“Lender”), and **Mortgage Electronic Registration Systems, Inc.**, (“MERS”) (“Mortgagee”), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the “Security Instrument”), dated **September 25, 2020** and in the amount of **\$309,800.00** and recorded in Book or Liber **2020**, at page(s) **3707**, Instrument No. **N/A** in the Official Records of **Madison County, Iowa** and (2) the Note bearing the same date as and secured by the Security Instrument, which was entered into a security for the performance of the Note and encumbers the real and personal property described and defined in the Security Instrument as the “Property,” located at:

**2241 152ND ST, WINTERSET, IA 50273**  
*[Property Address]*

**MERS Phone 1-888-679-6377**

**Loan Modification Agreement for Delinquent Mortgages**

Page 1 of 11

**Exhibit 76**  
**975691A 09/19**



the real property described being set forth as follows:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:**

In consideration of the agreements made in this Agreement, and other good and valuable consideration which the parties agree they have received, including but not limited to avoiding foreclosure and its related costs, the Borrower and Lender agree to modify the terms of the Note and Security Instrument (the "Loan Documents") as set forth in the agreement. The Borrower and the Lender also agree that the provisions of this Agreement supersede and replace any inconsistent provisions set forth in the Loan Documents and any prior modification, forbearance or other loss mitigation agreement.

1. **BORROWER REPRESENTATIONS AND COVENANTS.** I certify and represent to Lender and otherwise agree and covenant with Lender that:

- a) I am experiencing a financial hardship, and as a result, (i) I am in default under the Loan Documents or my default is imminent, and (ii) I do not have sufficient income or access to sufficient readily available financial assets to make my monthly mortgage payments now or in the near future;
- b) There has been no impermissible change in the ownership of the Property since I signed the Loan Documents;
- c) I have provided required documentation for all income that I receive (and I understand that I am not required to disclose child support or alimony unless I chose to rely on such income when requesting to qualify mortgage assistance);
- d) All documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for this modification, are true and correct;
- e) I have made or will make all payments required under a trial period plan and have complied with all other requirements of such trial period plan; and
- f) I will cooperate fully with Lender in obtaining any title endorsement(s), or similar title insurance product(s), and/or subordination agreement(s) that are necessary or required by the Lender's procedures to ensure that my mortgage loan as modified by this Agreement is in first lien position and is fully enforceable upon modification and that if, under any circumstance and notwithstanding anything else to the contrary in this Agreement, the Lender does not receive such title endorsement(s), title insurance product(s) and/or subordination agreement(s), then the terms of this Agreement will not become effective on the Modification Effective Date and the Agreement will be null and void.

2. **ACKNOWLEDGEMENTS AND PRECONDITIONS TO MODIFICATION.** I understand and acknowledge that:

- a) If, prior to or as of the Modification Effective Date, the Lender determines that any of my certifications or representations set forth in paragraph No.1 is untrue or any covenant or agreement set forth above in paragraph No.1 has not been performed, the Loan Documents will not be modified and this Agreement, except for this paragraph No.2 is null and void and of no legal effect; and



b) The Loan Documents will not be modified by this Agreement unless and until both (i) the Lender has accepted this Agreement as solely evidenced by Lender's signature on this Agreement or on a copy of this Agreement containing Lender's signature, and (ii) the Modification Effective Date has occurred and the Lender will not be obligated or bound to make any modification of the Loan Documents if any certification or representation set forth above in paragraph No.1 is untrue or any covenant or agreement set forth above in paragraph No.1 has not been performed.

3. **CAPITALIZATION AMOUNT.** I acknowledge that interest has accrued but has not been paid and the Lender also has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Loan Documents and that such interest, costs and expenses, in the total amount of **\$5,493.58**, have been added to the principal balance owed under the Note and secured by the Security Instrument.
4. **UNPAID PRINCIPAL BALANCE.** As of **January 1, 2022** the amount payable under the Loan Documents is U.S. **\$310,358.47** (the "Unpaid Principal Balance"), consisting of the unpaid amount(s) loaned to Borrower by Lender plus the Capitalization Amount set forth in paragraph No.3.
5. **BORROWER'S PROMISE TO PAY.** I promise to pay the Unpaid Principal Balance plus interest charged in accordance with paragraph No.6 to the order of Lender in accordance with the payment schedule set forth in paragraph No.7.
6. **INTEREST.** Interest will be charged on the Unpaid Principal Balance at the yearly rate of **2.875%** beginning on **December 1, 2021**. The yearly rate of **2.875%** will remain in effect until principal and interest are paid in full.
7. **MONTHLY PAYMENTS AND DUE DATE.** I promise to make monthly payments of principal and interest as set forth in the schedule below until the principal and interest and any other amounts secured by the Security Instrument are paid in full. My payment schedule for the modified Loan is as follows:

Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Estimated Monthly Escrow Payment Amount*	Total Monthly Payment*	Payment Begins On	Number of Monthly Payments
2.875%	12/01/2021	\$1,088.79	\$587.60, may adjust periodically	\$1,676.39, may adjust periodically	01/01/2022	480

**\*The monthly escrow payment amount may be adjusted periodically in accordance with applicable law and therefore I understand that my total monthly payment may change accordingly.**

8. **MATURITY DATE.** If on December 1, 2061 (the "Maturity Date"), I still owe amounts under the Loan Documents, as amended by this Agreement, I will pay these amounts in full on the Maturity Date.



9. **TRANSFER OF THE PROPERTY OR BENEFICIAL INTEREST IN BORROWER.** As used in this paragraph No.9, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser or other third party.

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 and, within such period, 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.

10. **SECURITY INSTRUMENT.** I will comply, except to the extent that they are modified by this Agreement, with all covenants, agreements, and requirements of the Security Instrument, including without limitation, my 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; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No.4:

- a) all terms and provisions of the Loan Documents (if any) providing for, implementing, or relating to, adjustable, step or simple rate of interest payable under the Note; and
- b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Loan Documents and that contains any such terms and provisions as those referred to in paragraph No.10(a).

11. **ADDITIONAL AGREEMENTS.** I understand and agree that:

- a) **FUNDS FOR ESCROW ITEMS.** I will pay to Lender on the day payments are due under the Loan Documents as amended by this Agreement, until the Loan is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over the Mortgage as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under the Loan Documents; (d) mortgage insurance premiums, if any, or any sums payable to Lender in lieu of the payment of mortgage insurance premiums in accordance with the Loan Documents; and (e) any community association dues, fees, and assessments that Lender requires to be escrowed. These items are called "Escrow Items." I shall promptly furnish to Lender all notices of amounts to be paid under this paragraph No.11(a) I shall pay Lender the Funds for Escrow Items unless Lender waives my obligation to pay the Funds for any or all Escrow Items. Lender may waive my obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, I shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender



requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. My obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in the Loan Documents, as the phrase "covenant and agreement" is used in the Loan Documents. If I am obligated to pay Escrow Items directly, pursuant to a waiver, and I fail to pay the amount due for an Escrow Item, Lender may exercise its rights under the Loan Documents and this Agreement and pay such amount and I shall then be obligated to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with the Loan Documents, and, upon such revocation, I shall pay to Lender all Funds, and in such amounts, that are then required under this paragraph No.11(a).

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under the Real Estate Settlement Procedures Act ("RESPA"), and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge me for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays me interest on the Funds and applicable law permits Lender to make such a charge. Unless an agreement is made in writing or applicable law requires interest to be paid on the Funds, Lender shall not be required to pay me any interest or earnings on the Funds. Lender and I can agree in writing, however, that interest shall be paid on the Funds. Lender shall provide me, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to me for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify me as required by RESPA, and I shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify me as required by RESPA, and I shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by the Loan Documents, Lender shall promptly refund to me any Funds held by Lender.

- b) **Default.** I will be in default if I do not comply with the terms of the Loan Documents, as modified by this Agreement; that 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 also apply to default in the making of the payments due under this Agreement; and that I will be in default if, during the loss mitigation application process, I or any persons or entities acting at my direction or with my knowledge or



consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with my mortgage loan or application for mortgage assistance, such material representations include, but are not limited to, representations concerning my income, hardship, Property, and occupancy of the Property;

- c) **Loan Documents Remain in Full Force and Effect Except as Modified.** All covenants, agreements, stipulations, and conditions in the Loan Documents shall be and remain in full force and effect, except as modified by this Agreement, and none of the Borrower's obligations or liabilities under the Loan Documents shall be diminished or released by any provisions of this Agreement, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Loan Documents, 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 Loan Documents are expressly reserved by Lender. The Loan Documents as modified by this Agreement are duly valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed;
- d) **Debt is not Satisfied or Released.** Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Loan Documents;
- e) **Modification Costs and Expenses of Lender.** I agree that 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) **Assignment of Agreement.** I understand that I may not assign the Loan Documents or this Agreement to a buyer or transferee of the Property and, unless expressly agreed to by Lender in writing, such buyer or transferee will not be permitted to assume the Loan;
- g) **Execution of Documents.** I agree to make and execute such other documents or papers as may be necessary or required to consummate the terms and conditions of this Agreement; or (ii) correct the terms and conditions of this Agreement if an error is detected after execution of this agreement and which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, and administrators, of the Borrower or the Borrower's estate. I understand that either a corrected Agreement or a letter agreement containing the correction will be provided to me for my signature. At Lender's option, this Agreement will be void and of no legal effect upon notice of such error. If I elect not to sign any such corrective documentation, the terms of the original Loan Documents shall continue in full force and effect, such terms will not be modified by this Agreement, and I will not be eligible for a modification under any of Lender's available modification programs. Borrower represents that all persons who signed the Loan Documents or their authorized representative(s) have signed this Agreement, unless (i) a borrower or co-borrower is deceased; (ii) the borrower and co-borrower are divorced and the property has been transferred to one spouse in the divorce decree, the spouse who no longer has an interest in the property need not sign this Agreement (although the non-signing spouse may continue to be held liable for the obligation under the Loan Documents); or (iii) the Lender has waived this requirement in writing;



- h) **MERS.** Mortgage Electronic Registration Systems, Inc. ("MERS") is a separate corporation organized and existing under the laws of Delaware and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, (888) 679-MERS. If my loan has been registered with MERS, I understand and agree that MERS has only legal title to the interests granted by the Borrower under the Loan Documents and this Agreement and MERS is acting solely as nominee for Lender and Lender's successors and assigns, and as such, MERS has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling the mortgage loan;
- i) **Lost or Destroyed Documents.** That if any document related to the Loan Documents and/or this Agreement is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the Loan as modified, or is otherwise missing, I will comply with the Lender's request to execute, acknowledge, initial and deliver to the Lender any documentation the Lender deems necessary. If the Note is replaced, the Lender hereby indemnifies me against any loss associated with a demand on the Note. All documents the Lender requests of me under this paragraph No.11(i). shall be referred to as "Documents." I agree to deliver the Documents within ten (10) days after I receive the Lender's written request for such replacement;
- j) **Mortgage Insurance Premiums.** That the mortgage insurance premiums on my Loan, if applicable, may increase as a result of the Capitalization Amount which will result in a higher total monthly payment. Furthermore, the date on which I may request cancellation of mortgage insurance may change as a result of the New Unpaid Principal Balance; and
- k) **Consent to Disclosure of Information.** Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this paragraph No.11(k), Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan. Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging .



In Witness Whereof, Lender and Borrower have executed this Agreement.

Mark E Vermeer  
Borrower - MARK E. VERMEER

Date: 22/13/21

Sherie L Lane Vermeer  
Borrower - SHERIE L. LANE VERMEER \*signing solely to acknowledge  
this Agreement, but not to incur any personal liability for the debt

Date: 12/13/21

ACKNOWLEDGMENT

State of IA §  
County of WADSWORTH §

This instrument was acknowledged before me on December 13, 2021 by MARK E. VERMEER AND SHERIE L. LANE VERMEER.

Kristina Brockmeyer  
Signature of Person Taking Acknowledgment

Kristina Brockmeyer  
Printed Name



\_\_\_\_\_  
Title or Rank

Serial Number, if any: \_\_\_\_\_


My Commission Expires: 9/5/2023

(Seal)





ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE  
Mutual of Omaha Mortgage, Inc., f/k/a Synergy One Lending, Inc.

By:  12/21/21  
Christopher MIRANDA, AUTHORIZED SIGNER -Lender Date of Lender's Signature

ACKNOWLEDGMENT

State of IL

County of Lake

§  
§  
§

This instrument was acknowledged before me on December 21, 2021 by  
Christopher Miranda as Authorized Signer of Mutual  
of Omaha Mortgage, Inc., f/k/a Synergy One Lending, Inc..



  
Signature of Notary Public

Richard A. Radwan  
Printed Name

Notary Public  
Title or Rank

Serial Number, if any: 913123

(Seal)



MERS

12/21/2021

Teresa Masana  
TERESA MASANA, ASSISTANT SECRETARY  
Mortgage Electronic Registration Systems, Inc., as nominee for Mutual of Omaha Mortgage, Inc.,  
f/k/a Synergy One Lending, Inc., its successors and assigns

ACKNOWLEDGMENT

State of IL

§  
§  
§

County of Lake

The foregoing instrument was acknowledged before me on December 21, 2021 by  
TERESA MASANA, as ASSISTANT SECRETARY of  
MERS a Delaware CORPORATION, on behalf of the  
CORPORATION.



Richard A Radwan

Signature of Person Taking Acknowledgment

Richard A. Radwan

Printed Name

Notary Public

Title or Rank

(Seal)

Serial Number, if any: 913123



**EXHIBIT A**

**CONSUMER(S): MARK E. VERMEER, A MARRIED MAN AND SHERIE L. LANE VERMEER, A MARRIED WOMAN**

**CONTRACT NUMBER: 1471599702**

**LEGAL DESCRIPTION:**

**STATE OF IOWA, COUNTY OF MADISON, AND DESCRIBED AS FOLLOWS:**

**THE SOUTHEAST QUARTER (1/4) OF THE NORTHWEST QUARTER (114) OF SECTION THIRTY-ONE (31), TOWNSHIP SEVENTY-SEVEN (77) NORTH, RANGE TWENTY-SEVEN (27) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA, EXCEPT THAT PART THEREOF INCLUDED IN PARCEL "A" AS SHOWN IN PLAT OF SURVEY FILED IN BOOK 2005, PAGE 524 ON FEBRUARY 7, 2005, IN THE OFFICE OF THE RECORDER OF MADISON COUNTY, IOWA; AND EXCEPT THAT PART THEREOF INCLUDED IN PARCEL "B" AS SHOWN IN PLAT OF SURVEY FILED IN BOOK 2004, PAGE 6201 ON DECEMBER 30, 2004, IN THE OFFICE OF THE RECORDER OF MADISON COUNTY, IOWA; AND EXCEPT PARCEL "C" AS SHOWN IN PLAT OF SURVEY FILED IN BOOK 2018, PAGE 2569 ON AUGUST 8, 2018, IN THE OFFICE OF THE RECORDER OF MADISON COUNTY, IOWA. BEING THE SAME PROPERTY OR A PORTION OF THE SAME PROPERTY CONVEYED TO MARK E. VERMEER AND SHERIE L. LANE VERMEER, A MARRIED COUPLE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP, AND NOT AS TENANTS IN COMMON BY INSTRUMENT DATED AUGUST 9, 2019 FROM MARK E. VERMEER AND SHERIE L. LANE VERMEER AKA SHERIE L. LANE VERMEER, A MARRIED COUPLE FILED ON AUGUST 14, 2019 AS DOCUMENT NUMBER AND IN BOOK 2019 AT PAGE 2522 IN THE MADISON COUNTY RECORDS. COMMONLY KNOWN AS: 2241 152ND STREET, WINTERSET, IA 50273 PARCEL NUMBER: 150023148005000**

**ALSO KNOWN AS: 2241 152ND ST, WINTERSET, IA 50273**



Loan No.: 1471599702

## SAME NAME ADDENDUM

THIS ADDENDUM is made this **6th** day of **December, 2021**, and is incorporated into and shall be deemed to amend and supplement the instrument of the same date, given by **SHERIE L. LANE VERMEER** (the "Borrower") which modifies the Borrower's Note and Security Instrument to **Mutual of Omaha Mortgage, Inc., f/k/a Synergy One Lending, Inc.** and covers the property located at:

**2241 152ND ST, WINTERSET, IA 50273**

*[Property Address]*

In addition to the agreements made in the instrument, Borrower and Lender further agree as follows:

1. Borrower is the same person named in the Note and the Security Instrument.
2. Borrower is one and the same person as: **SHERI L. LANE VERMEER**
3. The signature below is Borrower's true and exact signature for execution of the instrument.
4. Borrower understand that this statement is given as a material inducement to cause Lender to make the Agreement to Borrower that any false statement, misrepresentations or materials omissions may result in civil and criminal penalties.

By signing below, Borrower accepts and agrees to the terms and covenants contained herein.

**Mutual of Omaha Mortgage, Inc., f/k/a  
Synergy One Lending, Inc.**

(Seal)

(Seal)

Lender

**SHERIE L. LANE VERMEER**

-Borrower

By: \_\_\_\_\_

Printed Name: \_\_\_\_\_

*Christopher Miranda*

Its: \_\_\_\_\_

*Authorized Signee*



Loan No.: 1471599702

## SAME NAME ADDENDUM

THIS ADDENDUM is made this **6th** day of **December, 2021**, and is incorporated into and shall be deemed to amend and supplement the instrument of the same date, given by **SHERIE L. LANE VERMEER** (the "Borrower") which modifies the Borrower's Note and Security Instrument to **Mutual of Omaha Mortgage, Inc., f/k/a Synergy One Lending, Inc.** and covers the property located at:

**2241 152ND ST, WINTERSET, IA 50273**

*[Property Address]*

In addition to the agreements made in the instrument, Borrower and Lender further agree as follows:

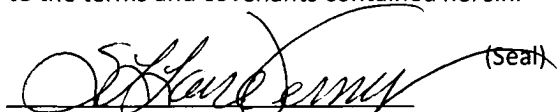
1. Borrower is the same person named in the Note and the Security Instrument.
2. Borrower is one and the same person as: **SHERI L. LANE VERMEER**
3. The signature below is Borrower's true and exact signature for execution of the instrument.
4. Borrower understand that this statement is given as a material inducement to cause Lender to make the Agreement to Borrower that any false statement, misrepresentations or materials omissions may result in civil and criminal penalties.

By signing below, Borrower accepts and agrees to the terms and covenants contained herein.

**Mutual of Omaha Mortgage, Inc., f/k/a  
Synergy One Lending, Inc.**

(Seal)

Lender

 (Seal)  
**SHERIE L. LANE VERMEER** -Borrower

By: \_\_\_\_\_

Printed Name: Sherie L. Lane-Vermeer

Its: \_\_\_\_\_

