

BK: 2022 PG: 2779
Recorded: 9/21/2022 at 2:41:27.0 PM
Pages 2
County Recording Fee: \$12.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$15.00
Revenue Tax:
LISA SMITH RECORDER
Madison County, Iowa

Preparer: Christa Petrie, RealClear Settlement, 2545 106th St, Urbandale, IA 50322, (515)207-2744
After Recording, return to: Christa Petrie, 2545 106th St, Urbandale, IA 50322

AFFIDAVIT OF SCRIVENER'S ERROR

STATE OF IOWA, COUNTY OF POLK:

RE: Lot Six (6) in Block Two (2) of Laughridge & Cassiday's Addition to the City of Winterset, Madison County, Iowa.

I, Christa S. Petrie, under oath hereby depose and state the following:

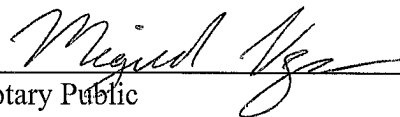
1. That a scrivener's error occurred in the Mortgage filed on September 12, 2022 at Book 2022, Page 2681 in the office of the Madison County Recorder.
2. That the Mortgage referenced the attached Rider as MRB04 and should have read FHA/VA Rider,
3. The error on the Mortgage identifying the Rider as MRB04 was solely a scrivener's error.

This Affidavit is made to clarify title to the above described real estate.

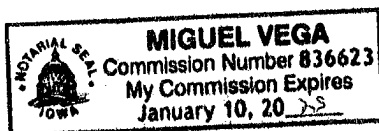


Christa S Petrie

This record was acknowledged before me on the 21st day of September, 2022 by Christa S. Petrie.



Notary Public



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 Wintrust mortgage, a division of barrington bank & trust Co., N.A (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.

Trenten Michael Cook

Printed Name of Borrower

Printed Name of Co-Borrower

Signature of Borrower

Date

Signature of Co-Borrower

Date

STATE OF IOWA

COUNTY OF Polk

Subscribed, sworn to and acknowledged before me this 9 day of Sep, 2022

Notary Public in and for said State

My Notary number 836623

My commission expires Sep 10, 2025

Miguel Vega
Signature
Printed Name (or stamp/seal)

