

BK: 2025 PG: 1650  
Recorded: 6/30/2025 at 9:13:36.0 AM  
Pages 7  
County Recording Fee: \$37.00  
Iowa E-Filing Fee: \$3.00  
Combined Fee: \$40.00  
Revenue Tax: \$0.00  
BRANDY L. MACUMBER, RECORDER  
Madison County, Iowa

**PREPARED BY:** JAMERRIA GRAVES  
**ADDRESS:** MIDFIRST BANK, A FEDERALLY CHARTERED  
SAVINGS ASSOCIATION  
501 N.W. GRAND BLVD  
OKLAHOMA CITY, OK 73118  
(800) 552-3000

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**LOAN MODIFICATION AGREEMENT (MORTGAGE)**

**GRANTOR:** DENISE A SPEEDLING, STEVEN E SPEEDLING

**GRANTEE:** MIDFIRST BANK

**Legal description on page:** 7

**Tax ID.:** 850002700120000

**When recorded return to:**  
FIRST AMERICAN TITLE INSURANCE COMPANY  
ATTN: DTO RECORDING, MAIL CODE: 4002  
4795 REGENT BLVD,  
IRVING, TX 75063

**State:** IOWA  
**County:** MADISON  
**Order No.:** 92025188

This Document Prepared By:  
**JAMERRIA GRAVES**  
**MIDFIRST BANK, A FEDERALLY CHARTERED**  
**SAVINGS ASSOCIATION**  
**501 N.W. GRAND BLVD**  
**OKLAHOMA CITY, OK 73118**  
**(800) 552-3000**

When Recorded Mail To:  
**FIRST AMERICAN TITLE**  
**DTO REC., MAIL CODE: 4002**  
**4795 REGENT BLVD**  
**IRVING, TX 75063**

**Tax/Parcel #: 850002700120000**

\_\_\_\_\_[Space Above This Line for Recording Data]\_\_\_\_\_  
**Original Principal Amount: \$290,785.00** **FHA\VA Case No.:1614026991703**  
**Unpaid Principal Amount: \$276,659.93** **Loan No: (scan barcode)**  
**New Principal Amount: \$296,541.86**  
**New Money (Cap): \$19,881.93**

## **LOAN MODIFICATION AGREEMENT(MORTGAGE)**

This Loan Modification Agreement ("Agreement"), made this **21ST** day of **MAY, 2025**, between **DENISE A SPEEDLING, STEVEN E SPEEDLING** ("Borrower"), whose address is **720 NW BUCKEYE AVE, EARLHAM, IOWA 50072** and **MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION** ("Lender"), whose address is **501 N.W. GRAND BLVD, OKLAHOMA CITY, OK 73118**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **JANUARY 8, 2021** and recorded on **JANUARY 12, 2021** in **INSTRUMENT NO. 2021 150 BOOK 2021 PAGE 150**, of the **OFFICIAL** Records of **MADISON COUNTY, IOWA**, 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

**720 NW BUCKEYE AVE, EARLHAM, IOWA 50072**

(Property Address)

the real property described being set forth as follows:

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



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, **JUNE 1, 2025** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$296,541.86**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest and other amounts capitalized, which is limited to escrows, and any legal fees and related foreclosure costs that may have been accrued for work completed, in the amount of U.S. **\$19,881.93**.
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 **7.2500%**, from **JUNE 1, 2025**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,896.90**, beginning on the **1ST** day of **JULY, 2025**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JUNE 1, 2065** (the "Maturity Date"), the 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; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
  - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the 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 Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. **If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.**
6. 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. Except as otherwise specifically provided in this



Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

7. Borrower agrees to make and execute other documents or papers as may be necessary 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.



In Witness Whereof, I have executed this Agreement.

*Denise A Speedling*  
Borrower: DENISE A SPEEDLING

6.6.25  
Date

*Steven E Speedling*  
Borrower: STEVEN E SPEEDLING

6.6.25  
Date

\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

### BORROWER ACKNOWLEDGMENT

STATE OF IOWA  
COUNTY OF

Polk

On this 6 day of June, 2025, before me personally appeared DENISE A SPEEDLING, STEVEN E SPEEDLING to me personally known, to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/their free act and deed.

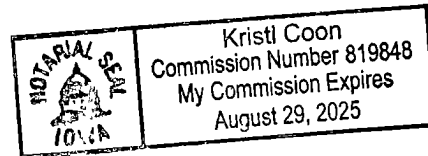
\_\_\_\_\_  
The notarial act was a remote notarial act using audio-video technology.

*Kristl Coon*  
Notary Public (signature)

Notary Printed Name:  
(Seal, if any)

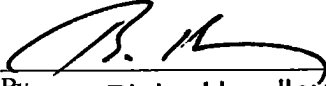
My Commission expires:

Kristl Coon  
8-29-25



In Witness Whereof, the Lender has executed this Agreement.

**MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION**

By   
**Blake Hendley** (print name)  
Vice President (title)

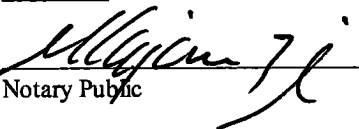
JUN 18 2025  
Date

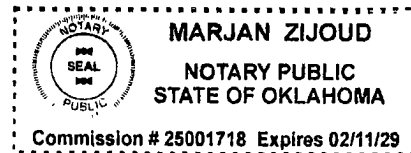
\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

STATE OF Oklahoma  
COUNTY OF Oklahoma

The instrument was acknowledged before me on JUN 18 2025 (date) by  
Blake Hendley, as Vice President of MIDFIRST BANK, A  
FEDERALLY CHARTERED SAVINGS ASSOCIATION.

\_\_\_\_\_  
This notarial act was an online notarial act.

  
Notary Public  
Printed Name: Marjan Zijoud



My commission expires: FEB 11 2029

**THIS DOCUMENT WAS PREPARED BY:**  
**JAMERRIA GRAVES**  
**MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION**  
**501 N.W. GRAND BLVD**  
**OKLAHOMA CITY, OK 73118**



**EXHIBIT A**

**BORROWER(S): DENISE A SPEEDLING, STEVEN E SPEEDLING**

**LOAN NUMBER: (scan barcode)**

**LEGAL DESCRIPTION:**

**The land referred to in this document is situated in the CITY OF EARLHAM,  
COUNTY OF MADISON, STATE OF IOWA, and described as follows:**

**LOT 12 IN WILLIAMSON ADDITION PLAT 1, AN OFFICIAL PLAT, NOW  
INCLUDED IN AND FORMING A PART OF THE CITY OF EARLHAM, MADISON  
COUNTY, IOWA**

**ALSO KNOWN AS: 720 NW BUCKEYE AVE, EARLHAM, IOWA 50072**

