



Document 2010 347

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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

Type of Document:

Balloon Loan Modification

Crystal LaRose, CitiMortgage, 1000 Technology Dr.
O'Fallon, MO 63368 18006678124

Preparer Information: (Individual's Name, Street Address, City, Zip, Phone)

Taxpayer Information: (Individual/Company Name, Street Address, City, Zip, Phone)

Southwest Financial Services, Ltd., 531 E. Pete Rose Way,
Cincinnati, OH 45202, 5136216699

Return Document to: (Individual/Company Name, Street Address, City, Zip, Phone)

Grantors:

Larry W. Seibert
Sandra Seibert

Grantees:

CitiMortgage, INC.

Legal Description:

See attached legal description on page 2

Book & Page Reference:

Book 2002, Page 6269

Return To:

Southwest Financial Services, LTD.
P.O. Box 300
Cincinnati, OH 45273-8043



Freddie Mac Loan Number: 721406355
CitiMortgage Loan Number: 0631237866

BALLOON LOAN MODIFICATION 21213472

(Pursuant to the Terms of the
Balloon Note Addendum and Balloon Rider)

**TWO ORIGINAL BALLOON LOAN MODIFICATIONS
MUST BE EXECUTED BY THE BORROWER:
ONE ORIGINAL IS TO BE FILED WITH THE BALLOON NOTE AND
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE
SECURITY INSTRUMENT IS RECORDED**

This Balloon Loan Modification ("Modification"), entered into effective as of the 1st day of January, 2010, between Larry W. Seibert and Sandra Seibert, Husband and Wife ("Borrower") and CitiMortgage, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 12/19/02, securing the original principal sum of U.S. \$98,700.00, and recorded in Book or Liber 2002, Page(s) 6269, of the County Records of Madison County, Iowa; and

(2) the Balloon Note bearing the same date as, and secured by, the Security Instrument, (the "Note") which covers the real and personal Property described in the Security Instrument and defined in the Security Instrument as the "Property", located at 3372 138th Lane, Cumming, Iowa 50061, the real Property described being set forth as follows:

Lot Eleven (11) of Evvans Rural Estates Polat 2, a subdivision of the South Half (1/2) of the Southeast Quarter (1/4) of Section 24, in Township Seventy-seven (77) North, Range Twenty-six (26) West of the 5th P.M., Madison County, Iowa.

To evidence the election by the Borrower of the Conditional Modification and Extension of Loan Terms as provided in the Balloon Note Addendum and Balloon Rider and to modify the terms of the Note and Security Instrument in accordance with such election, Borrower and Lender agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is the owner of the Property.
2. As of January 1, 2010, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$79,190.05.

MULTISTATE BALLOON LOAN MODIFICATION-Single Family-Freddie Mac UNIFORM INSTRUMENT Form 3293 (1/01)

3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at yearly rate of 5.25%, beginning January 1, 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$494.75, beginning on the 1st day of February, 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on January 1, 2033 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date.

The Borrower will make such payments at CitiMortgage, Inc., 1000 Technology Drive, O'Fallon, MO 63368 or at such other place as the Lender may require.

4. The Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, Escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, all the terms and provisions of the Balloon Note Addendum and Balloon Rider are forever canceled, null and void, as of the maturity date of the Note.

5. Nothing in this Modification 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 Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

1-13-10
Date

Larry W. Seibert
Larry W. Seibert Borrower

1-13-10
Date

Dan Nielsen
Witness:
Print: Dan Nielsen

1-13-10
Date

Sandra Seibert
Sandra Seibert Borrower

1-13-10
Date

Dan Nielsen
Witness:
Print: Dan Nielsen

Lender: CitiMortgage, Inc. successors in interest by merger to ABN Amro Mortgage Group, Inc.

By: Colleen Nentwig

Name: Colleen Nentwig

Title: Vice President

_____ [Space below for Notary Acknowledgment] _____

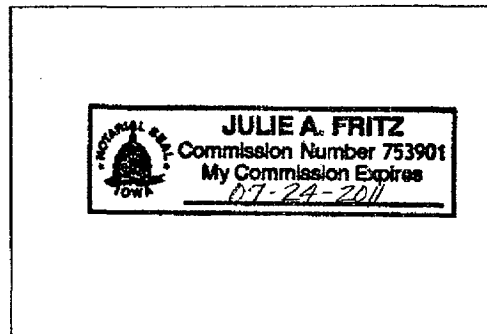
STATE OF Iowa
COUNTY OF Madison ss.

On January 13, 2010, before me, Julie Fritz, a Notary Public in and for said County and State, personally appeared Larry & Sandra Seibert 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 that they executed the same in their authorized capacity (ies), and that by their signature on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and seal.

Notary seal or stamp

Julie Fritz
Signature



My commission expires: 07/24/2011
Notary seal or stamp

Prepared by and when recorded
Return to:
CitiMortgage, Inc.
ATTN: Crystal LaRose
Special Loans Dept., MS 312
1000 TECHNOLOGY DRIVE
O'FALLON, MO 63368

(Individual Acknowledgement)

STATE OF MISSOURI

COUNTY OF ST. CHARLES

BEFORE ME, the undersigned, a Notary Public, in and for said County and State, do hereby certify that, Colleen Nentwig personally known to me to be the person who appeared before me this day in person, and acknowledged to me that he/she executed and delivered the same as his/her free and voluntary act for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this 20 day of January, 2010.

Notary Public

S. Porter
S. Porter

My Commission Expires: June 27, 2013

