



Document 2011 2052

BK: 2011 PG: 2052 Type 04 002 Pages 6

Recorded: 8/2/2011 at 2:31:37.0 PM

Fee Amount: \$32.00

Revenue Tax:

LISA SMITH RECORDER

Madison County, Iowa

INDX ✓  
ANNO ✓  
SCAN  
CHEK

This Document Prepared by:

TRP

U.S. BANK, NA  
4801 FREDERICA STREET  
OWENSBORO, KENTUCKY 42301  
PHONE:

7892895082

Document Type: LOAN MODIFICATION

Borrower: RODNEY WARREN

Lender: U.S. BANK, NA

REFERENCE NUMBER (S) OF DOCUMENTS RELEASED/ASSIGNED/MODIFIED:

RECORDED: 07/23/2009 INSTRUMENT: \_\_\_\_\_ BOOK: 2010 PAGE: 701

Legal description on page: \_\_\_\_\_

Tax ID#:

MAIL TAX STATEMENTS TO:

Company name: U.S. BANK, NA

Address: 800 MORELAND STREET, OWENSBORO, KENTUCKY 42301

When recorded mail to:

First American Title  
Loss Mitigation Title Services-LMTS  
P.O. Box 27670  
Santa Ana, CA 92799  
Attn: MOD DEPT.

State: IOWA

County: MADISON

Order No.: \_\_\_\_\_

[Space Above This Line For Recording Data]

\_\_\_\_\_  
This Document Prepared By:  
Individual's Title/Name:  
**TRP**  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
When Recorded Mail To:  
**FIRST**  
**AMERICAN TITLE**  
**P.O. BOX 27670**  
**SANTA ANA, CA 92799-7670**  
**PHONE: 800-365-7900**

Address:  
**4801 FEDERICA STREET**  
**OWENSBORO, KENTUCKY 42301**  
**PHONE:**

**Freddie Mac Loan No. 581721764**  
**Loan No. 7892895082**  
**Original Recorded Date: JULY 23, 2009**  
**Original Principal Amount: \$ 228,230.00**

**LOAN MODIFICATION AGREEMENT**  
**(To a Fixed Interest Rate)**

**IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED**

This Loan Modification Agreement (the "Agreement"), made and effective this **14TH** day of **MARCH, 2011**, between **U.S. BANK, NA**

("Lender")

and **RODNEY WARREN**

("Borrower"),  
modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to

7892895082

Lender dated **JULY 23, 2009**, in the original principal sum of U.S. \$ **228,230.00** and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, dated the same date as the Note and recorded in

of the **Official** Records of **MADISON COUNTY, IOWA**. The  
[Name of Records] [County and State, or other Jurisdiction]  
Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:  
**2342 SETTLERS TRL, WINTERSET, IOWA 50273**  
[Property Address]

the real property described being set forth as follows:

In consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. Current Balance. As of **MARCH 1, 2011**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **248,390.35**.
2. Interest Rate. 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 **3.750** %, beginning **MARCH 1, 2011**, both before and after any default described in the Note. The yearly rate of **3.750** % will remain in effect until principal and interest is paid in full.
3. Monthly Payments and Maturity Date. Borrower promises to make monthly payments of principal and interest of U.S. \$ **999.84**, beginning on the **1ST** day of **APRIL, 2011**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **MARCH 01, 2051** (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
4. Place of Payment. Borrower must make the monthly payments at **4801 FREDERICA STREET  
OWENSBORO, KENTUCKY 42301**  
or such other place as Lender may require.

7892895082

5. **Partial Payments.** Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
6. **Property Transfer.** 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 given in accordance with Section 15 of the Security Instrument, 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 this Security Instrument without further notice or demand on Borrower.

7. **Compliance with Covenants.** 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.

(Acknowledgments on following page)

7892895082

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 where 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.

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

U.S. BANK NA



Name: GREGG SPEER

- Lender

Its: SVP



RODNEY WARREN

3/21/11

- Borrower

- Borrower

- Borrower

- Borrower

- Borrower

- Borrower

[Space Below This Line For Acknowledgments]

**BORROWER ACKNOWLEDGMENT**

State of IOWA

County of Polk

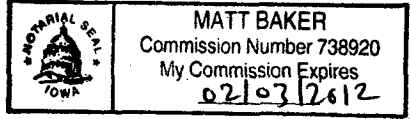
This instrument was acknowledged before me on 3/21/11 (date) by **RODNEY WARREN**

(name(s) of person(s)).

[Signature]  
(signature of notarial officer)

(Stamp or Seal)

Notary Public  
Title (and Rank)



**LENDER ACKNOWLEDGMENT**

State of Kentucky

County of Daviess

This instrument was acknowledged before me on March 31, 2011 (date) by **GREGG SPEER** as **SVP** of U.S. Bank, N.A.

[Signature]  
(signature of notarial officer)

(Stamp or Seal)

Notary  
Title (and Rank)

