



Document 2013 2712

Book 2013 Page 2712 Type 06 009 Pages 5
Date 9/13/2013 Time 10:44 AM
Rec Amt \$27.00

INDX
ANNO
SCAN
CHEK

LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

AFFIDAVIT OF CORRECTION

Document Number

(TYPE OR PRINT CLEARLY IN BLACK OR RED INK)

AFFIANT, Julie Devine, hereby swears or affirms that a certain document which was titled as follows:

Mortgage (type of document), recorded on the 27th day of August, 2013 (year) in volume 2013, page 2534, as document number 2013 2534

and was recorded in Madison County, State of Iowa contained the following error (if more space is needed, please attach addendum):

Parcel ID number is incorrect on Page 1 of the Mortgage - it reads as: 82082000760010100000.

AFFIANT makes this Affidavit for the purpose of correcting the above document as follows (if more space is needed, please attach addendum):

Parcel ID number on Page 1 of the mortgage should read as: 82000760010100000.

Recording Area

PREPARED BY:

Name and Return Address

Consumer Loan Services, LLC
P.O. Box 2527
La Crosse, WI 54602

82000760010100000

Parcel Identification Number (PIN)

A copy of the original document (in part or in whole) is is not attached to this Affidavit (if a copy of the original document is not attached, please attach legal description).

Dated: 9/6/13

Signed:

* Julie Devine

State of Wisconsin)
County of La Crosse) ss.

Subscribed and sworn to (or affirmed) before me this 6th day of September, 2013.

* Steve Dahl
Notary Public, State of Wisconsin
My Commission (expires) (is): 09/25/2016

Affiant is the (check one):

- Drafter of the document being corrected
 Owner of the property being described in the document being corrected
 Other - Explain

This instrument is drafted by: Kathy Sullivan

THIS FORM IS INTENDED TO CORRECT SCRIVENER'S ERRORS AND NOT FOR THE CONVEYANCE OF REAL PROPERTY.

*Names of persons signing in any capacity must be typed or printed below their signature. WRDA version V - 9/20/1999

**STEVE DAHL
Notary Public
State of Wisconsin**



Document 13 2534

Book 2013 Page 2534 Type 04 001 Pages 17

Date 8/27/2013 Time 11:48 AM

Rec Amt \$87.00

INDX ✓
ANNO ✓
SCAN ✓
CHEK ✓

LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

WHEN RECORDED, MAIL TO:
Consumer Loan Services, LLC
811 Monitor Street
La Crosse, WISCONSIN 54603

This instrument was prepared by:
Julie Devine
Consumer Loan Services, LLC
811 Monitor Street
La Crosse, WISCONSIN 54603

Legal Description: See Attached
Parcel ID #: 82082000760010100000
Grantor(s): Deena R. Hoeness A Single Person
Grantee: Consumer Loan Services, LLC, a Limited Liability Company

Loan Number: 37468 D

[Space Above This Line For Recording Data]

PURCHASE MONEY MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated August 26, 2013, together with all Riders to this document.
- (B) "Borrower" is Deena R. Hoeness A Single Person. Borrower is the mortgagor under this Security Instrument.
- (C) "Lender" is Consumer Loan Services, LLC. Lender is a Limited Liability Company, organized and existing under the laws of WISCONSIN. Lender's address is 811 Monitor Street, La Crosse, WISCONSIN 54603. Lender is the mortgagee under this Security Instrument.
- (D) "Note" means the promissory note signed by Borrower and dated August 26, 2013. The Note states that Borrower owes Lender ONE HUNDRED FOURTEEN THOUSAND AND NO/100 Dollars (U.S. \$114,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than September 1, 2043.
- (E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

IOWA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Page 1 of 13

Form 3016 1/01

IDS, Inc.

Borrower(s) Initials

dh

Instrument and the Note. For this purpose, Borrower irrevocably mortgages, grants and conveys to Lender, with power of sale, the following described property located in the County of **Madison**:

See Attached

which currently has the address of: **717 North 6th Avenue Circle
Winterset, IOWA 50273**

(“Property Address”):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the “Property.”

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer’s check or cashier’s check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If

IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. YOU MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

-Witness
Deena R. Hoeness

(Seal)
Deena R. Hoeness
-Borrower

-Witness

(Seal)
-Borrower

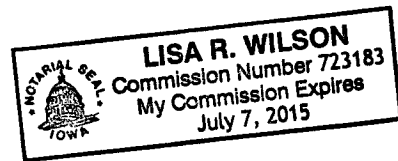
STATE OF IOWA, Polk County ss:

On this **26th day of August, 2013**, before me, a Notary Public in the State of Iowa, personally appeared **Deena R. Hoeness**, to me personally known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/their voluntary act and deed.

My Commission Expires: _____

Lisa Wilson

Notary Public in and for said County and State



Parcel 10A of Fieldstone Addition to the City of Winterset, Madison County, Iowa, and an undivided 1/22nd interest in the common areas and facilities of Fieldstone Townhomes as shown in the Declaration of Covenants, Conditions and Restrictions of Fieldstone Townhouses recorded in Town Lot Deed Record 59, Page 634 of the Recorder's Office of Madison County, Iowa.

