



Document 2015 405

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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

Prepared by: Michael L. Riddle, Middleberg Riddle Group, 717 N. Harwood, Suite 1600
Dallas, TX 75201 214/220-6300

✓ Recording Requested By and Return To:
FIRST GUARANTY MORTGAGE CORPORATION
JANICE BROWN
5280 CORPORATE DR., STE.B200
FREDERICK, MD 21703

_____[Space Above This Line For Recording Data]_____
Loan No: 201214047056 Data ID: 800

Borrower: TYLER GENE NEWBY

Original Principal Amount: 92,370.00

LOAN MODIFICATION AGREEMENT


MIN: 10003140000653538

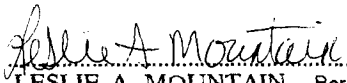
This Loan Modification Agreement ("Agreement"), made January 9, 2015, between TYLER GENE NEWBY, AN UNMARRIED MAN AND LESLIE A. MOUNTAIN, AN UNMARRIED WOMAN, ("Borrower"), FIRST GUARANTY MORTGAGE CORPORATION, A Corporation, 1900 GALLOWS ROAD, SUITE 800, TYSONS CORNER, VA 22182 ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), P.O. Box 2026, Flint, MI 48501-2026 tel. (888) 679-MERS ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed ("Security Instrument"), dated _____, and granted or assigned to Mortgage Electronic Registration Systems, Inc, as Mortgagee of record (solely as nominee for Lender and Lender's successors and assigns), and recorded in _____ of the Official Records in the County Recorder's or Clerk's Office of MADISON COUNTY, IOWA securing 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 409 NORTH 6TH STREET, WINTERSET, IOWA 50273, the real property described being set forth as follows:

SEE LEGAL DESCRIPTION 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. The Note has been amended as set forth in the Amended Note Agreement.
2. The Security Instrument shall be amended to reflect the Note amount of \$92,390.00 and a maturity date of February 1, 2045.
3. 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 the Agreement, the Note and Security Instrument will remain unchanged, and the Borrower, Lender and Mortgagee will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.


.....(Seal)
TYLER GENE NEWBY —Borrower


.....(Seal)
LESLIE A. MOUNTAIN —Borrower

- Individual Acknowledgment -

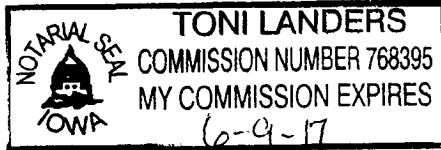
STATE OF IOWA §
COUNTY OF MADISON §

On this 9th day of January, 2015, before me, Notary Public, personally appeared

TYLER GENE NEWBY AND LESLIE A. MOUNTAIN

to me known to be the identical persons named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

[Seal]



Toni Landers
Notary Public

Toni Landers
Printed Name and Title

Lender: FIRST GUARANTY MORTGAGE CORPORATION

By: Dayle L. Hayre

Its: Dayle L. Hayre Quality Control Manager/SVP
(Printed Name and Title)

Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. by FIRST GUARANTY MORTGAGE CORPORATION

By: [Signature]

Its: Dea O'Hopp C.O.O.
(Printed Name and Title)

Maryland - Lender/Mortgagee Acknowledgment -
STATE OF VIRGINIA §
COUNTY OF FAIRFAX *Frederick* §

On this 13th day of January, A.D. 2015, before me, notary public, in and for said county, personally appeared

Dayle L. Hayre, to me personally known, who being by me duly sworn (or affirmed), did say that that person is Quality Control Manager SVP of said entity, FIRST GUARANTY MORTGAGE CORPORATION, and that said instrument was signed on behalf of the said entity for itself and for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. by authority of its board of directors (or trustees) and the said Dea O'Hopp C.O.O. acknowledged the execution of said instrument to be the voluntary act and deed of said entity by it voluntarily executed.

JANICE L. BROWN
NOTARY
...
...

[Signature]
Notary Public
JANICE L. BROWN
(Printed Name)

JANICE L. BROWN
NOTARY PUBLIC STATE OF MARYLAND
My Commission Expires April 25, 2015

Loan No: 201214047056

Data ID: 800

Borrower: TYLER GENE NEWBY

Property Address: 409 NORTH 6TH STREET, WINTERSET, IOWA 50273

LEGAL DESCRIPTION

LOT FIVE (5) IN BLOCK FIVE (5) OF RAILROAD ADDITION TO THE TOWN OF WINTERSET, MADISON COUNTY, IOWA.