



Document 2015 1299

Book 2015 Page 1299 Type 04 001 Pages 4  
Date 5/18/2015 Time 12:31 PM  
Rec Amt \$22.00

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, John Garten, hereby swears or affirms that a certain document which was titled as follows:  
Mortgage (type of document), recorded on the 23rd day of March, 2015 (year) in volume 2015, page 726, as document number \_\_\_\_\_ and was recorded in Madison County, State of Iowa contained the following error (if more space is needed, please attach addendum):  
On line 5 of the legal description the verbiage is incorrect showing South 89?49.35? on page 2 of the Mortgage.

AFFIANT makes this Affidavit for the purpose of correcting the above document as follows (if more space is needed, please attach addendum):  
On Line 5 of the legal description the verbiage should read as: South 89"49.35" on page 2 of the Mortgage.

Recording Area

Name and Return Address

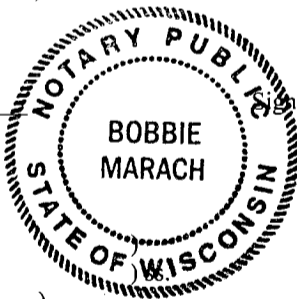
✓ Consumer Loan Services, LLC  
P.O. Box 2527  
La Crosse, WI 54602

890000800070000

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: 5/01/15



Signed:

\* John Garten

State of Wisconsin

County of La Crosse )

Subscribed and sworn to (or affirmed) before me this 1st day of May, 2015.

\* Bobbie Marach  
Notary Public, State of Wisconsin  
My Commission (expires) (is): 08/11/2017

Affiant is the (check one):

- Drafter of the document being corrected
- Owner of the property being described in the document being corrected
- Other - Explain  
CEO - Consumer Loan Services, LLC

*Return to*  
✓ +

This instrument is drafted by: Kathy Sullivan

Consumer Loan Services, LLC  
811 Monitor Street, La Crosse, WI 54603

**THIS FORM IS INTENDED TO CORRECT SCRIVENER'S ERRORS AND NOT FOR THE CONVEYANCE OF REAL PROPERTY.**  
608-791-1534 Phone

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

COPY

Investment: 0000574589

BK: 2015 PG: 726  
Recorded: 3/23/2015 at 9:53:10.0 AM  
Fee Amount: \$37.00  
Revenue Tax:  
LISA SMITH RECORDER  
Madison County, Iowa

When recorded, return to:  
Consumer Loan Services, LLC  
Attn: Final Document Department  
811 Monitor Street  
La Crosse, WI 54603  
877-791-1257

This document was prepared by:  
Consumer Loan Services, LLC  
811 Monitor Street  
La Crosse, WI 54603  
*Meaghan Hoying*  
*608-791-1376*

LOAN #: 15000673

[Space Above This Line For Recording Data]

Legal Description on Page 2.  
APN #: 890000800070000

FHA Case No.  
1613440533-703-203B

State of Iowa

**MORTGAGE**

THIS MORTGAGE ("Security Instrument") is given on **March 20, 2015**.  
**CHRISTINA L. JONES AND ERIC M. JONES, AS WIFE AND HUSBAND**

The Mortgagor is

("Borrower").

This Security Instrument is given to **Consumer Loan Services, LLC, a Limited Liability Corporation**

which is organized and

existing under the laws of **Wisconsin**  
and whose address is **811 Monitor Street, La Crosse, WI 54603**

Borrower owes Lender the principal sum of **ONE HUNDRED THOUSAND FORTY FIVE AND NO/100\*\*\*\*\***  
\*\*\*\*\* Dollars (U.S. **\$100,045.00** ).  
This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides  
for monthly payments, with the full debt, if not paid earlier, due and payable on **April 1, 2045**.

FHA Iowa Mortgage - 4/96  
Ellie Mae, Inc.

Page 1 of 7

Initials: *EMJ*  
IAVFHADE 1212  
IAVFHADE  
03/19/2015 02:24 PM PST

*CLJ*



LOAN #: 15000673

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to the Lender the following described property located in **Madison** County, Iowa:

**A tract of land located in the Southeast Quarter (1/4) of the Northeast Quarter (1/4) of Section Sixteen (16), Township Seventy-four (74) North, Range Twenty-six (26) West of the 5th P.M., Madison County Iowa, more particularly described as follows, to-wit: Commencing a a point 483 feet West and 76.7 feet North of the Southeast corner of the Northeast Quarter (1/4) of said Section Sixteen (16), thence North 111.8 feet, thence West 177, thence south 111.25 feet, thence South 89°49.35' East, 177 feet to the point of beginning, and containing 0.45 acres, more or less.**

**Note: Notwithstanding Covered Risk 2(c) of the Certificate jacket, ITG does not warrant that the above described Land actually contains the number of acres described herein or that variations in the described Land would not be disclosed by a more current land survey.**

**APN #: 890000800070000**

which has the address of **315 N Mckinley Street, Truro,**

[Street, City],

Iowa **50257** ("Property Address");  
[Zip Code]

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 mortgage, 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.

Borrower and Lender covenant and agree as follows:

**UNIFORM COVENANTS.**

**1. Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

**2. Monthly Payment of Taxes, Insurance and Other Charges.** Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 et seq. and implementing regulations, 24 CFR Part 1024, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess



BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

\_\_\_\_\_  
\_\_\_\_\_

Christina L. Jones  
CHRISTINA L. JONES

3/20/15 (Seal)  
DATE

Eric M. Jones  
ERIC M. JONES

3/20/15 (Seal)  
DATE

State of IOWA  
County of POLK

On this 20<sup>th</sup> day of March, 2015, before me, a Notary Public in the State of Iowa, personally appeared CHRISTINA L. JONES AND ERIC M. JONES, to me personally known to be the person(s) named in and who executed the forgoing instrument, and acknowledged that he/she/they executed the same as his/her/their voluntary act and deed.

My commission expires: 07/27/2016



Conni S. Odle  
Notary Public in and for said County and State

Lender: Consumer Loan Services, LLC  
NMLS ID: 200020  
Loan Originator: Isaac Young  
NMLS ID: 501787

State of Iowa  
County of Warren

On this 20<sup>th</sup> day of March, 2015, before me, a Notary Public in the State of Iowa, personally appeared Eric M. Jones, Spouse of Christina L. Jones, to me personally known to be the person named in and who executed the forgoing instrument, and acknowledged that he executed the same as his voluntary act and deed.

My commission expires: 07/27/2016



Conni S. Odle  
Notary Public in and for said County and State

