



Document 2019 1338

Book 2019 Page 1338 Type 04 002 Pages 2
Date 5/13/2019 Time 11:58:38AM
Rec Amt \$12.00

INDX
ANNO
SCAN
CHEK

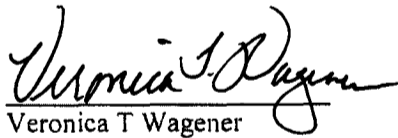
LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

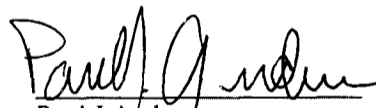
Prepared by,/Return to:Holly Koch, Veridian Credit Union, 1616 Lafayette St, Waterloo, IA 50703 319-236-6746

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement, effective May 2, 2019, among Veronica T Wagener and Paul J Andersen, Two Unmarried Individuals (hereinafter "Borrowers"), and Veridian Credit Union (hereinafter "Lender") agree as follows:

1. On 6/22/2018, Borrowers executed a Note and subsequently a Mortgage recorded 6/28/2018 (BK 2018 Page 2040) which secured such Note in favor of Lender. It encumbered property locally known as LT28A and B, Van Meter, IA 50261, description of:
LT 28A AND B, VAN METER, IOWA, 50261
2. Said Note and Mortgage stated that Borrowers owe Lender Three Hundred Sixty Thousand and No/100 (U.S.\$360,000.00) plus interest.
3. Lender and Borrowers hereby agree to amend such Note and Mortgage to DECREASE said principal balance to Seventy Five Thousand Ninety Three and 18/100 (U.S. \$75,093.18) plus interest.
4. Lender and Borrowers hereby agree that the language in said Note regarding payments will be modified to provide that Borrowers will make monthly principal and interest payments in the amount of \$560.17, on the first day of each month beginning 6/1/2019.
5. Except as otherwise specifically provided in this Modification Agreement, the remaining terms, including but not limited to all the terms in the Note and Mortgage, will remain unchanged and in full effect and the Borrowers and Lender will be bound by and comply with all terms and provisions thereof. This includes but is not limited to Borrowers' compliance with all covenants, agreements and requirements of the Note and Mortgage, such as payment of taxes, insurance premiums, assessments, escrow items, impounds and the like.
6. Nothing in this Modification shall be understood to be a satisfaction or release in whole or in part of the Note or the Mortgage.


Veronica T Wagener


Paul J Andersen

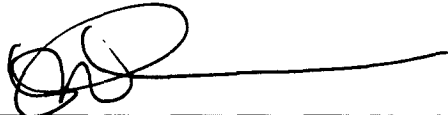
Veridian Credit Union

By: 
Holly Koch Mortgage Lending Servicing

STATE OF IOWA)
) ss:
COUNTY OF Aslick)

On this 2nd day of May, 2019, before me, a Notary Public in the State of Iowa personally appeared Veronica T Wagener and Paul J Andersen, Two Unmarried Individual, to me personally known to be the persons named & who executed the foregoing instrument & acknowledge that they executed the same as their voluntary act & deed.



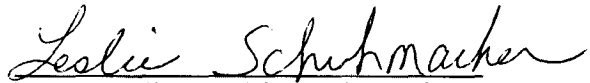


Notary Public in and for the State of Iowa

STATE OF IOWA)
) ss:
COUNTY OF Black Hawk)

On this 8th day of May, 2019, before me, a Notary Public in the State of Iowa personally appeared Holly Koch, Mortgage Lending Servicing, to me personally known to be the persons named & who executed the foregoing instrument & acknowledge that they executed the same as her voluntary act & deed.





Notary Public in and for the State of Iowa