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320 Commerce, Suite 100
Irvine, CA 92602

This instrument was prepared by:
Antonia Coats

LoanCare, LLC

3637 Sentara Way

Virginia Beach, VA 23453

800-274-6600

[Space Above This Line For Recording Data]

240091502-LLC

FHA Case #: 203703161-3852150
15648160

Investor Loan No: 0232659461

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

Name of Grantor(s) (also referred to as Borrower): **MICHAEL J BARKER JR AND ANGELA MARIE BARKER**

Address of Grantor(s): **208 HANSEL ST, MANCHESTER, IA 52057**

Name of Grantee (also referred to as Lender): **LOANCARE LLC, AS AGENT UNDER LIMITED POA FOR LAKEVIEW LOAN SERVICING, LLC**

Address of Grantee: **3637 Sentara Way, Virginia Beach, VA 23453**

Legal Description of Property: See page 2.



This Loan Modification Agreement ("Agreement"), made this **29th** day of **February, 2024**, between **MICHAEL J BARKER JR AND ANGELA MARIE BARKER** ("Borrower") and **LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **May 10, 2019**, in the amount of **\$240,463.00** and recorded on **May 14, 2019** in Book, Volume, or Liber No. **2019**, at Page **1066** (or as Instrument No. **2019-1066**), of the **Official** (Name of Records) Records of **DELAWARE, IOWA** (County and State, or other jurisdiction) and (2) 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
208 HANSEL ST, MANCHESTER, IA 52057
(Property Address)

the real property described being set forth as follows:

SEE EXHIBIT "A" 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. As of **March 1, 2024**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$203,293.09**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. 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 **5.625%**, from **March 1, 2024**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,065.87**, beginning on the **1st** day of **April, 2024**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **5.625%** will remain in effect until principal and interest are paid in full. If on **March 1, 2064** (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. 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 delivered or mailed 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 the Security Instrument without further notice or demand on Borrower.

4. 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; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:



- a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
 - b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. Borrower understands and agrees that:
- a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
 - b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
 - c) 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.
 - d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
 - e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.
 - f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.



Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging ☐.

Michael J Barker Jr.
Borrower - MICHAEL J BARKER JR

Date: 03/04/24

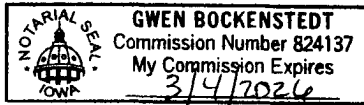
Angela Marie Barker
Borrower - ANGELA MARIE BARKER

Date: 03/04/24

ACKNOWLEDGMENT

State of Iowa §
County of Delaware §

This instrument was acknowledged before me on 3/4/24 by MICHAEL J BARKER JR AND ANGELA MARIE BARKER.



Gwen Bockenstedt
Signature of Person Taking Acknowledgment

Gwen Bockenstedt
Printed Name

Notary Public
Title or Rank

Serial Number, if any: —

My Commission Expires: 3/4/2026

(Seal)



ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE
LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC

By: Jacqueline VanDerMiller 3-12-24
Assistant Secretary -Lender Date of Lender's Signature

ACKNOWLEDGMENT

State of Virginia §
County of Virginia Beach §
§

The foregoing instrument was acknowledged before me on this 3-12-24 by
Jacqueline VanDerMiller, Assistant Secretary of LoanCare LLC, as Agent under
Limited POA for Lakeview Loan Servicing, LLC a Virginia Limited Liability Company, on behalf of the
Limited Liability Company.

JENNIE LYNN COSTELLO
NOTARY PUBLIC
Commonwealth Of Virginia
Registration # 8080709
My Commission Expires Nov. 30, 2027

Jennie Lynn Costello
Signature of Person Taking Acknowledgment

Jennie Lynn Costello
Printed Name

notary
Title or Rank

Serial Number, if any: 8080709

My Commission Expires: 11-30-27

(Seal)



EXHIBIT A

BORROWER(S): MICHAEL J BARKER JR AND ANGELA MARIE BARKER

LOAN NUMBER: 0040984106

LEGAL DESCRIPTION:

STATE OF IOWA, COUNTY OF DELAWARE, AND DESCRIBED AS FOLLOWS:

**THE WEST ONE-HALF (W 1/2) OF LOT FIFTY SIX (56), HENRY ACRES' ADDITION TO
MANCHESTER, IOWA, ACCORDING TO THE PLAT RECORDED IN BOOK 1 PLATS, PAGE 1**

Parcel ID Number: 630203202700

ALSO KNOWN AS: 208 HANSEL ST, MANCHESTER, IA 52057

