



Book 2025 Page 1041

Document 2025 1041 Type 04 001 Pages 5
Date 4/25/2025 Time 1:32:18PM
Rec Amt \$27.00

Investor Loan # 234726381

Recording Requested By:
Freedom Mortgage Corporation
951 Yamato Road
Boca Raton, FL 33431

Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

After Recording Return To:
Freedom Mortgage Corporation C/O:
Mortgage Connect, LP
Attn: Loan Mod Processing Team
600 Clubhouse Drive
Moon Township, PA 15108
APN/Tax ID: 630204103700
Recording Number: 3192553

This document was prepared by Freedom Mortgage Corporation, Michele Rice, 11988 Exit 5 Pkwy Bldg 4, Fishers, IN 46037-7939, 855-690-5900.

Space Above This Line For Recording Data_____

Original Principal Amount: \$235,448.00
Unpaid Principal Amount: \$237,058.63
New Principal Amount: \$259,491.12

Loan Number: 0149358798
VA Case No.: 033-3360285-806

Original Security Instrument recorded on Date 08/03/2021 in Book or Liber 2021, at page(s) 2777, and/or as Document/Instrument Number _____, in the Records of Delaware County, IOWA.

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement") between **CARLA DAMON AND DERICK DAMON, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON** whose address is 316 FAIRVIEW DR, MANCHESTER, IA 52057 ("Borrower" or "I") and **FREEDOM MORTGAGE CORPORATION** whose address is 951 Yamato Road, Boca Raton, FL 33431 ("Lender"), is given on 03/24/2025, and amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), made by **CARLA DAMON AND DERICK DAMON, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS MORTGAGEE, AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS., ITS SUCCESSORS AND ASSIGNS** for **\$235,448.00** and interest, dated

¹If more than one Borrower or Mortgagor is executing this document, each is referred to as "Borrower" or "I." For purposes of this document, words signifying the singular (such as "Borrower" or "I") shall include the plural (such as "Borrowers" or "we") and vice versa where appropriate.

PACKAGE_FMC_627 FMC_MM246NOV23
Page 1 of 9

24574140_29_1457433391



07/26/2021 and recorded on Date 08/03/2021 in Book or Liber 2021 , at page(s) 2777, and/or as Document/Instrument Number _____, in the Records of **Delaware County, IOWA**, and (2) the Note bearing the same date as and secured by the Security Instrument, which was entered into as security for the performance of the Note and encumbers the real and personal property described and defined in the Security Instrument as the "Property," located at **316 FAIRVIEW DR MANCHESTER, IA 52057. See Exhibit A for Legal Description.**

Important Disclosures: The U.S. Department of Veterans Affairs ("VA") requires that Lender provide you with information designed to help you understand the modified mortgage terms that are being offered to you. Lender is required to provide you with clear and understandable written information about the terms, costs, and risks of the modified mortgage in a timely manner to enable Borrower to make informed decisions. This information is included below. Please read it carefully.

If my representations in Section 1 below continue to be true in all material respects, then this Loan Modification Agreement ("Agreement") will, as set forth in Section 3 below, amend and supplement (1) the Mortgage, Deed of Trust, or Security Deed ("Security Instrument") on the Property and (2) the Original Note secured by the Security Instrument. The Security Instrument and Original Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Agreement and not defined here have the meaning given to them in the Loan Documents.

1. My Representations. I certify, represent to Lender, and agree as follows:

- A. The Property has no more than four units, it has not been condemned, and it has no material adverse physical condition(s).
- B. I currently have sufficient income to support the financial obligations under the Loan Documents, as modified by this Agreement.
- C. Under penalty of perjury, any documents or information I may have provided to Lender in connection with qualifying for this particular VA loan modification program ("Program") and this Agreement are to the best of my knowledge accurate and complete.
- D. Except as approved in writing by the VA or Lender, there has been no change in the ownership of the Property after I signed the Loan Documents.
- E. If I received a discharge in a Chapter 7 Bankruptcy proceeding subsequent to the execution of the Loan Documents, Lender agrees that I will not have personal liability on the debt pursuant to this Agreement.

2. Acknowledgements and Preconditions to Modification. I understand and acknowledge that:

- A. Lender has no obligation to make any modification of the Loan Documents if any of the requirements under this Agreement have not been met.



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 contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Sign here to execute
Modification Agreement

Carla Damon
Carla Damon
(Must be signed exactly as printed)
04 / 25 / 2025
Signature Date (MM/DD/YYYY)

Sign here to execute
Modification Agreement

Derick Damon
Derick Damon
(Must be signed exactly as printed)
04 / 25 / 2025
Signature Date (MM/DD/YYYY)

[Space below this line for Acknowledgement]

STATE OF Iowa COUNTY OF Delaware

On the 25 day of April in the year 2025 before me, the undersigned, Notary Public (or [] if an Online Notary Public), in and for said State, personally appeared by physical presence (or [] if by online notarization/use of audio/video communication technology) Carla Damon and Derick Damon, personally known to me or proved to me on the basis of satisfactory evidence of identification to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they voluntarily executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument, the person or entity upon behalf of which the person or entity acted, executed the instrument for its stated purpose.

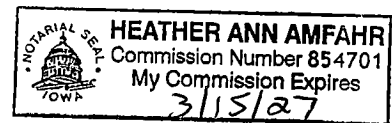
Personally Known _____ OR Type of Identification Produced: Drivers license

WITNESS my hand and official seal.

Heather Amfahr
(Signature)

Notary Public: Heather Amfahr

My commission expires: 3/15/27



(Printed Name)

(Notary Public Seal)

(Please ensure seal does not overlap any language or print)



THIS LIMITED POWER OF ATTORNEY SHALL AUTOMATICALLY TERMINATE 365 DAYS FROM THE EFFECTIVE DATE OF THE UNDERSIGNED BORROWERS LOAN MODIFICATION AND/OR PARTIAL CLAIM (sometimes referred to as a Mortgage Recovery Advance).

Dated this 25 of April, 2025

Carla Damon

Carla Damon
(Must be signed exactly as printed)

04 / 25 / 2025

Signature Date (MM/DD/YYYY)

Derick Damon

Derick Damon
(Must be signed exactly as printed)

04 / 25 / 2025

Signature Date (MM/DD/YYYY)

[Space below this line for Acknowledgement]

STATE OF Iowa COUNTY OF Delaware

On the 25 day of April in the year 2025 before me, the undersigned, Notary Public (or [] if an Online Notary Public), in and for said State, personally appeared by physical presence (or [] if by online notarization/use of audio/video communication technology) Carla Damon and Derick Damon, personally known to me or proved to me on the basis of satisfactory evidence of identification to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they voluntarily executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument, the person or entity upon behalf of which the person or entity acted, executed the instrument for its stated purpose.

Personally Known _____ OR Type of Identification Produced: Drivers License

WITNESS my hand and official seal.

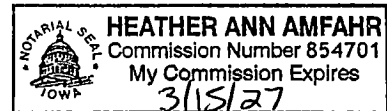
Heather Amfahr

(Signature)

Notary Public: Heather Amfahr

My commission expires: 3/15/27

(Please ensure seal does not overlap any language or print)



(Printed Name)

(Notary Public Seal)



ERRORS AND OMISSIONS/COMPLIANCE AGREEMENT

Loan Number: **0149358798**

Date: **04/11/2025**

Borrower(s): Carla Damon and Derick Damon, as joint tenants with right of survivorship and not as tenants in common:

Property Address: **316 FAIRVIEW DR MANCHESTER IA 52057**

Servicer: **Freedom Mortgage Corporation**

In consideration of Freedom Mortgage Corporation (the "Servicer") agreeing to modify the referenced loan (the "Loan"), the Borrower agrees that if requested by the Servicer, the Borrower will correct, or cooperate in the correction of any loss, misplacement, or inaccuracy made in any document or agreement entered into in connection with the modification of the Loan given on 03/24/2025 (the "Modification"), if deemed necessary or desirable in the reasonable discretion of the Servicer, in order to reflect the true and correct terms and conditions of the Modification and/or enable Servicer to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs, or any municipal bonding authority.

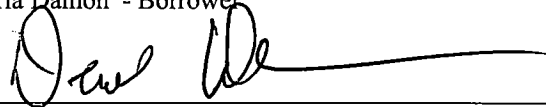
The Borrower agrees to comply with all such requests made by the Servicer within 10 days of receipt of written request from the Servicer. Borrower agrees to assume all costs that may be incurred by the Servicer, including without limitation, actual expenses, legal fees and marketing losses incurred by reason of Borrower's failure to comply with all such requests and further agrees and acknowledges that Borrower's failure to comply with such a request may result in the Servicer either adjusting the modified terms to reflect the true and correct terms and conditions of the Modification or electing to declare the Modification null and void. In the event the Modification is unwound and the Loan reverts to its pre-modified status, any funds paid by Borrower in connection with the Modification will be retained by Servicer and applied to the Loan in accordance with standard servicing practices and payment application rules.

The Borrower makes this agreement to assure that the documents and agreements executed in connection with the Modification will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Servicer.



Carla Damon - Borrower

Date 04/26/2025



Derick Damon - Borrower

Date 04-25-2025