Recorded: 8/17/2026 at 8:05:54.0 AM
County Recording Fee: $37.00
Iowa E-Filing Fee: $3.00
Combined Fee: $40.00
Revenue Tax: $0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2026 PG: 2403

PREPARED BY: CASSIDY CUSTER
ADDRESS: IDAHO HOUSING AND FINANCE ASSOCIATION
565 W MYRTLE
BOISE, ID 83702

PHONE NO.: 800-526-7145

LOAN MODIFICATION AGREEMENT (MORTGAGE)

GRANTOR: JOSLYN M HUTCHINSON, TRELVION D BROWN

GRANTEE: IDAHO HOUSING AND FINANCE ASSOCIATION

Legal Description: LEGAL DESCRIPTION: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

Complete legal description on page 6

TAX ID.: 000630283002100
Rec. Date: JANUARY 2, 2025 BK: 2025 PG: 8
INST:

When recorded return to:
FIRST AMERICAN TITLE
DTO REC., MAIL CODE: 4002
4795 REGENT BLVD
IRVING, TX 75063

State: IOWA
County: DELAWARE
Loan No.: 1900799998

This Document Prepared By:
CASSIDY CUSTER
IDAHO HOUSING AND FINANCE ASSOCIATION
565 W MYRTLE
BOISE, ID 83702
800-526-7145

When Recorded Mail To:
FIRST AMERICAN TITLE
DTO REC., MAIL CODE: 4002
4795 REGENT BLVD
IRVING, TX 75063

Tax/Parcel #: 000630283002100

________________ [Space Above This Line for Recording Data] ________________

Original Principal Amount: $202,991.00 **FHA/VA/RHS Case No.:161-4374129703**
Unpaid Principal Amount: $200,722.13 **Loan No: 1900799998**
New Principal Amount: $209,161.18
New Money (Cap): $8,439.05

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **21ST** day of **MAY, 2026**, between **JOSLYN M HUTCHINSON, AN UNMARRIED WOMAN, AND TRELVION D BROWN, AN UNMARRIED MAN** ("Borrower"), whose address is **116 MILLAM HTS, MANCHESTER, IA 52057** and **IDAHO HOUSING AND FINANCE ASSOCIATION** ("Lender"), whose address is **565 W MYRTLE, BOISE, ID 83702**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **DECEMBER 27, 2024** and recorded on **JANUARY 2, 2025** in **BOOK 2025 PAGE 8**, of the **OFFICIAL** Records of **DELAWARE COUNTY, IOWA**, 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,

116 MILLAM HTS, MANCHESTER, IOWA 52057
(Property Address)

the real property described is located in **DELAWARE County, IOWA** and being set forth as follows:

Legal Description: 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, **JULY 1, 2026** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **$209,161.18**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest and other amounts capitalized, which is limited to escrows, and any legal fees and related foreclosure costs that may have been accrued for work completed, in the amount of U.S. **$8,439.05**.

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 **6.1250%**, from **JUNE 1, 2026**. The Borrower promises to make monthly payments of principal and interest of U.S. **$1,270.89**, beginning on the **1ST** day of **JULY, 2026,** and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JUNE 1, 2056** (the "Maturity Date"), the 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 it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

   If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, 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. **If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.**

6. 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 this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

7. Borrower agrees to make and execute other documents or papers as may be necessary 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.

NOTICE TO CONSUMER: 1. Do not sign this paper before you read it. 2. You are entitled to a copy of this paper. 3. You may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law.

In Witness Whereof, I have executed this Agreement.

Joslyn M Hutchinson 06/12/2026
Borrower: **JOSLYN M HUTCHINSON** **Date**

Trelvion D Brown 06/12/2026
Borrower: **TRELVION D BROWN** **Date**

________________[Space Below This Line for Acknowledgments]________________

BORROWER ACKNOWLEDGMENT

STATE OF **IOWA**
COUNTY OF Black Hawk

On this 12th day of June ,20 26 ,before me personally appeared **JOSLYN M HUTCHINSON, TRELVION D BROWN** to me personally known, to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/their free act and deed.

________The notarial act was a remote notarial act using audio-video technology.

Susan Pearson
Notary Public (signature)

Notary Printed Name: Susan Pearson
(Seal, if any)
My Commission expires: 11-14-26

NOTARIAL SEAL IOWA
SUSAN PEARSON
COMMISSION NO. 843847
MY COMMISSION EXPIRES
11-14-26

In Witness Whereof, the Lender has executed this Agreement.

IDAHO HOUSING AND FINANCE ASSOCIATION

By Jason Sherman (print name) 6/30/26 Date

Authorized Representative (title)

________________ [Space Below This Line for Acknowledgments] ________________

LENDER ACKNOWLEDGMENT

State of Idaho

County of Ada

The foregoing instrument was acknowledged before me this 6/30/26 by Jason Sherman, **AUTHORIZED REPRESENTATIVE** of **IDAHO HOUSING AND FINANCE ASSOCIATION**, a company, on behalf of the company.

________This notarial act was performed by means of communication pursuant to ARS 41-376(F) and AAC R2-12-1307.

Notary Public

Printed Name: Sabrina Gese

My commission expires: 3/3/2032

SABRINA GESE
Comm. No. 20260751
NOTARY
PUBLIC
Expires: 03/03/2032
STATE OF IDAHO

EXHIBIT A

BORROWER(S): JOSLYN M HUTCHINSON, AN UNMARRIED WOMAN, AND TRELVION D BROWN, AN UNMARRIED MAN

LOAN NUMBER: 1900799998

LEGAL DESCRIPTION:

The land referred to in this document is situated in the CITY OF MANCHESTER, COUNTY OF DELAWARE, STATE OF IOWA, and described as follows:

Lot Six (6) of Millam Heights Subdivision of part of Lots Nine (9) and Ten (10) of the Subdivision of the Southwest Quarter (SW1/4) and the South one-half (S1/2) of the Northwest Quarter (NW1/4) of Section Twenty Eight (28), Township Eighty Nine (89) North, Range Five (5), West of the Fifth P.M., according to plat recorded in Book 2 Plats, Pages 49-50

ALSO KNOWN AS: 116 MILLAM HTS, MANCHESTER, IOWA 52057