Recorded: 11/4/2026 at 8:08:46.0 AM
County Recording Fee: $27.00
Iowa E-Filing Fee: $3.00
Combined Fee: $30.00
Revenue Tax: $0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2026 PG: 3246

After Recording Return To:
Outamation, Inc.
1371 SAWGRASS CORPORATE PARKWAY
SUNRISE, FL 33323
8177679390
Parcel ID Number: 000630203202700

This Document Prepared By:
Antonia Coats
Outamation, Inc.
1371 SAWGRASS CORPORATE PARKWAY
SUNRISE, FL 33323
8177679390

[Space Above This Line For Recording Data]

Original Recording Date: **May 14, 2019**
Original Loan Amount: **$240,463.00**

Loan No: **0040984106**
Investor Loan No: **0235033513**
FHA Case No.: **203703161-3852150**

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 29th day of September, 2026, between **MICHAEL J BARKER JR. and ANGELA MARIE BARKER** whose address is **208 HANSEL ST, MANCHESTER, IA 52057** ("Borrower") and **LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC** which is organized and existing under the laws of **The United States of America**, and whose address is **3637 Sentara Way, Virginia Beach, VA 23453** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **May 10, 2019** and recorded in Book/Liber **2019**, Page **1066**, Instrument No: **2019 1066** and recorded on **May 14, 2019**, of the Official Records of **DELAWARE County, IA** 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 Legal Description on Page 2.**

0040984106

393531+45

101197460 1

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

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 **November 1, 2026**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **$211,162.64**, 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 **7.000%**, from **November 1, 2026**. Borrower promises to make monthly payments of principal and interest of U.S. **$1,312.23**, beginning on the **1st** day of **December, 2026**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **November 1, 2066** (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. 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.







Michael J Barker Jr. Date: 10-8-26

MICHAEL J BARKER JR. -Borrower

Angela Marie Barker Date: 10-8-2026

ANGELA MARIE BARKER -Borrower

[Space Below This Line For Acknowledgments]

State of Iowa

County of Delaware

This instrument was acknowledged before me, a Notary Public on October 8, 2026 by **MICHAEL J BARKER JR. and ANGELA MARIE BARKER.**

Coreen Ann Nading

Signature of Notarial Officer

HR. Coordinator

Title and Rank

My commission expires : 12-31-2026

NOTARIAL SEAL IOWA
COREEN ANN NADING
Commission Number 829222
My Commission Expires
12-31-2026

LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC

By: Kiran Zaveri (Seal) - Lender

Name: Kiran Zaveri

Title: **Assistant Secretary**

11/2/2026
Date of Lender's Signature

[Space Below This Line For Acknowledgments]

State of Florida

County of Broward

The foregoing instrument was acknowledged before me by means of [/] physical presence or [ ] online notarization, this 2 day of Nov., 2026, by Kiran Zaveri, Assistant Secretary of LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC.

S. Antoniades
(Signature of Notary Public - State of Florida)

Samantha Antoniades
(Print, Type or Stamp Commissioned Name of Notary Public)

SAMANTHA ANTONIADES
Notary Public
State of Florida
Comm# HH593872
Expires 9/16/2028

Personally Known / OR Produced Identification _____

Type of Identification Produced _____

0040984106

393531+45

1011974601