

BK: 2025 PG: 3276  
Recorded: 12/3/2025 at 8:16:04.0 AM  
Pages 8  
County Recording Fee: \$42.00  
Iowa E-Filing Fee: \$3.00  
Combined Fee: \$45.00  
Revenue Tax: \$0.00  
BRANDY L. MACUMBER, RECORDER  
Madison County, Iowa

## **VERIFICATION OF LOAN MODIFICATION AGREEMENT**

### Recorder's Cover Sheet

Date: *October 30<sup>th</sup> 2025*

REASON FOR RE-RECORDING (if applicable)

**Preparer Information**(name and complete address): Hariharan Kannan  
Wells Fargo Bank, N.A.  
1801 Park View Dr, MAC: N9162-01W  
Shoreview, MN 55126

**Taxpayer Information** (name and complete address): Christopher Glenn Biondi  
520 NW 2nd St, Earlham, Iowa 50072

**Return Document To** (name and complete address): Hariharan Kannan  
Wells Fargo Bank, N.A.  
1801 Park View Dr, MAC: N9162-01W  
Shoreview, MN 55126

**Grantor(s)**: Christopher Glenn Biondi, A Single Person

**Grantee(s)**: WELLS FARGO BANK, N.A.

**Legal Description**: See attached LEGAL DESCRIPTION

**Document or Instrument Number of Previously Recorded Documents**: Instrument Number 2011 455 Book 2011  
Page 455

Prepared by and when recorded, return to:  
Hariharan Kannan  
Wells Fargo Bank, N.A.  
1801 Park View Dr, MAC: N9162-01W  
Shoreview, MN 55126  
Phone Number: 813-221-4743  
Attn: GNMA-Unrecorded Mod Affidavit

**VERIFICATION OF LOAN MODIFICATION AGREEMENT**

PARCEL ID: 850000410010000-0

STATE OF MINNESOTA

RAMSEY COUNTY: to wit:

BEFORE ME, the undersigned Notary Public, personally appeared  
Lakinya Whisby who, having been first duly sworn according to law,  
deposes and states on oath that:

1. I am a Vice President of WELLS FARGO BANK, N.A. and have knowledge of the matters set forth herein, based on business records, and have authority to make this Affidavit and declare under penalty of perjury that the Modification attached hereto as an exhibit is an original document (or true and correct copy of the original document) which amends and supplements the following described Security Instrument:

Date of Security Instrument: 02/04/2011

Executed by (Borrower(s)): Christopher Glenn Biondi, A Single Person

To and in favor of: Homeservices Lending, LLC Series A DBA HomeServices Lending

Filed of Record: In Book 2011, Page 455 and/or as Document Number 2011 455, in the Office of the Clerk/Register of Madison County, State of Iowa on 02/10/2011.

As last assigned to Wells Fargo Bank, N.A., by Homeservices Lending, LLC Series A DBA HomeServices Lending at Book 2011, Page 456 and/or as Document Number 2011 456, in the Office of the Clerk/Register of Madison County, State of Iowa on 02/10/2011.

Property Legal Description:

SEE ATTACHED LEGAL DESCRIPTION

2. This Affidavit is made for the purpose of inducing the Recording Office to record this Affidavit and attached original (or true and correct copy of the original) Modification.
3. This Affidavit may be relied upon by title companies issuing any subsequent owner's or lender's title policy as result of the statements contained herein.

4. Servicer has authority to perform certain acts on behalf of the Lender, including, but not limited to, the filing of this Affidavit.

IN WITNESS WHEREOF, Lakinyah Whisby (Name) as Vice President, of WELLS FARGO BANK, N.A., has executed this document on the 30<sup>th</sup> day of October, 2025.

Lakinyah Whisby 10.30.25  
Print Name: Lakinyah Whisby

Title: Vice President

Company: WELLS FARGO BANK, N.A.

State of Minnesota

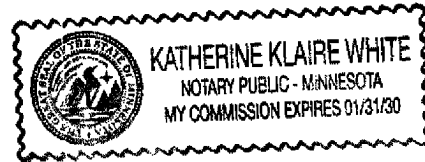
County of Ramsey

Signed and sworn to (or affirmed) before me on October 30, 2025, by Lakinyah Whisby as Vice President of WELLS FARGO BANK, N.A.

Katherine Claire White

Katherine Claire White

Notary Public  
My commission expires: 01.31.2030



LEGAL DESCRIPTION

The East Ninety-five (<sup>96</sup>~~96~~) feet of Block Ten (10) of Christopher Wilson's Addition to the Town of Earlham, Madison County, Iowa



Wells Fargo Home Mortgage  
MAC W0151-053  
210 Wildwood Parkway  
Birmingham, AL 35209

Tel: 877 913 3376 Toll Free

LOAN MODIFICATION AGREEMENT  
LOAN NUMBER:  
PROPERTY ADDRESS 520 Nw 2nd St  
Earlham IA 50072

THIS LOAN MODIFICATION AGREEMENT ("Agreement"), made on February 18, 2013, by and between Christopher G Biondi (the "Borrower(s)") and Wells Fargo Bank, N. A. (the "Lender", together with the Borrower(s), the "Parties").

WITNESSETH

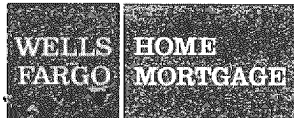
WHEREAS, Borrower has requested and Lender has agreed, subject to the following terms and conditions, to a loan modification as follows: NOW THEREFORE, in consideration of the covenants hereinafter set forth and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged by the Parties, it is agreed as follows (notwithstanding anything to the contrary in the Note and Security Instrument dated 02/04/2011.)

1. BALANCE. As of February 18, 2013, the amount payable under the Note and Security Instrument (the "Unpaid Balance") is U.S. \$ 126,768.29.
  2. EXTENSION. This Agreement hereby modifies the following terms of the Note and Security Instrument described herein above as follows:
    - A. The current contractual due date has been extended from 09-01-12 to 05/01/2013. The first modified contractual due date is on 05/01/2013.
    - B. The maturity date has been extended from 03-41 (month/year) to 04/01/2043.
    - C. The amount of interest to be included (capitalized) will be U.S. \$ 3,697.44.  
The amount of the Escrow Advance to be capitalized will be U.S. \$4,547.14.  
The amount of Recoverable Expenses\* to be capitalized will be U.S. \$0.00.  
The modified Unpaid Principal Balance is U.S. \$ 135,012.87.
- \* Recoverable Expenses may include, but are not limited to: Title, Attorney fees/costs, BPO/Appraisal, and/or Property Preservation/Property Inspections

LM521/VQ3/Pg1

Together we'll go far





Wells Fargo Home Mortgage  
MAC W0151-053  
210 Wildwood Parkway  
Birmingham, AL 35209

Tel: 877 913 3376 Toll Free

D. The Borrower(s) promises to pay the Unpaid Principal Balance plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance of U.S. \$ 135,012.87. The Borrower(s) promises to make monthly payments of principal and interest of U.S. \$ 587.58, at a yearly rate of 3.250%, not including any escrow deposit, if applicable. If on the maturity date the Borrower(s) still owes an amount under the Note and Security Instrument, as amended by this Agreement, Borrower(s) will pay this amount in full on the maturity date.

E. Borrower agrees that certain amounts owed will not be capitalized, waived, or addressed as part of this Agreement, and will remain owed until paid. These amounts owed are referenced in the Cover Letter to this Agreement, which is incorporated herein, and are to be paid with the return of this executed Agreement. If these amounts owed are not paid with the return of this executed Agreement, then Lender may deem this Agreement void.

3. NOTE AND SECURITY INSTRUMENT. Nothing in this Agreement shall be understood or construed to be a satisfaction or release, in whole or in part of the Borrower's obligations under the Note or Security Instrument. Further, 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 shall comply with, all of the terms and provisions thereof, as amended by this Agreement.

4. The undersigned Borrower(s) acknowledge receipt and acceptance of the Loan Modification Settlement Statement. Borrower(s) agree with the information disclosed in and understand that I/we am/are responsible for payment of any outstanding balances outlined in the Loan Modification Settlement.

5. The undersigned Borrower(s) acknowledge receipt and acceptance of the Borrower Acknowledgements, Agreements, and Disclosures Document (BAAD).

6. If included, the undersigned Borrower(s) acknowledge receipt and acceptance of the Truth in Lending statement.

7. If included, the undersigned Borrower(s) acknowledge receipt and acceptance of the 1-4 Family Modification Agreement Rider Assignment of Rents.

8. If included, the undersigned Borrower(s) acknowledge receipt and acceptance of the Notice of Special Flood Hazard disclosure.

LM521/VQ3/Pg2

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Wells Fargo Home Mortgage  
 MAC W0151-053  
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9. This Agreement is conditioned upon the receipt of the 1-4 Family Modification Agreement Rider Assignment of Rents, if included, specified in the attached cover letter, which is incorporated herein by reference.  
 10. That (he/she/they) (is/are) the Borrower(s) on the above-referenced Mortgage Loan serviced by Wells Fargo Bank, N. A. .

That (he/she/they) have experienced a financial hardship or change in financial circumstances since the origination of (his/her/their) Mortgage Loan.

That (he/she/they) did not intentionally or purposefully default on the Mortgage Loan in order to obtain a loan modification.

CORRECTION AGREEMENT. The undersigned borrower(s), for and in consideration of the approval, closing and funding of this Modification, hereby grants Wells Fargo Bank, N. A. , as lender, limited power of attorney to correct and/or initial all typographical or clerical errors discovered in the Modification Agreement required to be signed. In the event this limited power of attorney is exercised, the undersigned will be notified and receive a copy of the document executed or initialed on their behalf. This provision may not be used to modify the interest rate, modify the term, modify the outstanding principal balance or modify the undersigned's monthly principal and interest payments as modified by this Agreement. Any of these specified changes must be executed directly by the undersigned. This limited power of attorney shall automatically terminate in 120 days from the closing date of the undersigned's Modification. \_\_\_\_\_ CB (Borrower(s) initial)

11. CONSENT TO DISCLOSE PERSONAL INFORMATION

I consent to the disclosure of my personal information, including the terms of this modification, to any investor, owner, servicer, insurer or guarantor who owns, services, insures or guarantees my first lien account for purposes related to the second mortgage Consumer Relief Program. I also consent to the disclosure of my personal information to any entity that performs support services for the second mortgage Consumer Relief Program, including marketing, survey, research or other borrower outreach, data processing and technical systems consulting.

IN WITNESS WHEREOF, the Parties hereto have executed this Agreement as the date first above written.

By signing this Agreement I hereby consent to being contacted concerning this loan at any cellular or mobile telephone number I may have. This includes text messages and telephone calls including the use of automated dialing systems to contact my cellular or mobile telephone. You will not be billed by your cellular or mobile carrier for any text messages you may receive from Wells Fargo, however, any calls or text messages to your cellular or mobile phone will incur normal airtime charges assessed by your mobile carrier.





Wells Fargo Home Mortgage  
MAC W0151-053  
210 Wildwood Parkway  
Birmingham, AL 35209  
Tel: 877 913 3376 Toll Free

Dated as of this 22 day of FEBRUARY, 2013.

*Christopher G Biondi*

Christopher G Biondi  
Signature

Signature

*Kenya Blackmon 3-13-13*  
Wells Fargo Bank, N. A.

Name: Kenya Blackmon  
Vice President Loan Documentation  
Its: \_\_\_\_\_

LM527/VQ3/Pg4

Together we'll go far

