

BK: 2025 PG: 3360
Recorded: 12/10/2025 at 8:39:35.0 AM
Pages 7
County Recording Fee: \$37.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$40.00
Revenue Tax: \$0.00
BRANDY L. MACUMBER, RECORDER
Madison County, Iowa

VERIFICATION OF LOAN MODIFICATION AGREEMENT

Recorder's Cover Sheet

Date: November 5, 2025

REASON FOR RE-RECORDING (if applicable)

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

Taxpayer Information (name and complete address): Michelle Bryant and Harold B Bryant
213 S Lumber St, St. Charles, IA 50240

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

Grantor(s): Michelle L. Bryant and Harold B. Bryant IV, Wife and Husband

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

Legal Description: See attached LEGAL DESCRIPTION

Document or Instrument Number of Previously Recorded Documents: Instrument Number 2005 819 Book 2005
Page 819

Prepared by and when recorded, return to:

Yashodha Shekar

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: 870000513051000

STATE OF MINNESOTA

RAMSEY COUNTY: to wit:

BEFORE ME, the undersigned Notary Public, personally appeared

Tori J Moua 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: 02/23/2005

Executed by (Borrower(s)): Michelle L. Bryant and Harold B. Bryant IV, Wife and Husband

To and in favor of: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Franklin American Mortgage Company, its successors and assigns

Filed of Record: In Book 2005, Page 819 and/or as Document Number 2005 819, in the Office of the Clerk/Register of Madison County, State of Iowa on 02/25/2005.

As last assigned to Wells Fargo Bank, N.A., by Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Franklin American Mortgage Company, its successors and assigns at Book 2012, Page 848 and/or as Document Number 2012 848, in the Office of the Clerk/Register of Madison County, State of Iowa on 03/26/2012.

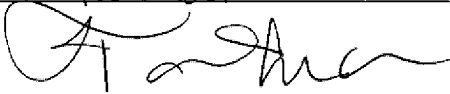
Property Legal Description:

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, Tori J Moua (Name) as Vice
President, of WELLS FARGO BANK, N.A., has executed this document on the 5 day of
November, 2025.



Print Name: Tori J Moua

Title: Vice President

Company: WELLS FARGO BANK, N.A.

State of Minnesota

County of Ramsey

Signed and sworn to (or affirmed) before me on November 5, 2025, by

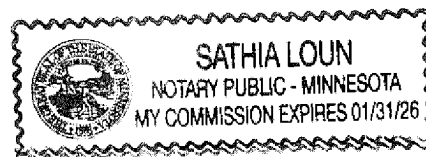
Tori J Moua as Vice President of WELLS FARGO BANK, N.A.



Notary Public

My commission expires: 01/31/2026

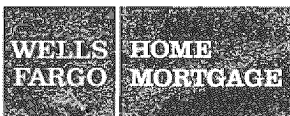
Sathia Loun



LEGAL DESCRIPTION

Lot Five (5) in Block Thirteen (13) of Hartman & Young's Addition to the Original Town of St. Charles in Madison County, Iowa

Lot Six (6) in Block Thirteen (13) in Hartman and Young's Addition to St. Charles, Madison County, Iowa



Wells Fargo Home Mortgage
MAC W0152-010
220 Wildwood Parkway
Birmingham, AL 35209

Tel: 877 913 3376 Toll Free

LOAN MODIFICATION AGREEMENT

LOAN NUMBER:

PROPERTY ADDRESS 213 S Lumber Street
Saint Charles IA 50240-7735

THIS LOAN MODIFICATION AGREEMENT ("Agreement"), made on
June 20, 2012, by and between Michelle L Bryant
and Harold B Bryant Iv

(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 02/23/2005.)

1. BALANCE. As of June 20, 2012, the amount payable under the Note
and Security Instrument (the "Unpaid Principal Balance") is U.S.
\$ 106,175.03.

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 03-01-12
to 08/01/2012. The first modified contractual due date is on
08/01/2012.

B. The maturity date has been extended from 03-35 (month/year) to
07/01/2042.

C. The amount of interest to be included (capitalized) will be U.S.
\$ 2,709.70.

The amount of the Escrow Advance to be capitalized will be U.S. \$1,504.30.
The amount of Recoverable Expenses* to be capitalized will be
U.S. \$0.00.

The modified Unpaid Principal Balance is U.S. \$ 110,389.03.

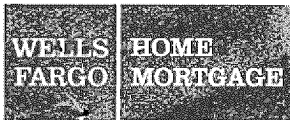
* Recoverable Expenses may include, but are not limited to: Title,
Attorney fees/costs, BPO/Appraisal, and/or Property Preservation/
Property Inspections

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. \$ 110,389.03. The Borrower(s) promises
to make monthly payments of principal and interest of U.S. \$ 543.05,
at a yearly rate of 4.250%, 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.

LM521/5HF/1

Together we'll go far





Wells Fargo Home Mortgage
MAC W0152-010
220 Wildwood Parkway
Birmingham, AL 35209

Tel: 877 913 3376 Toll Free

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.

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.

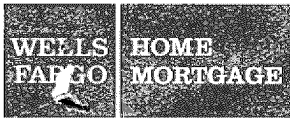
10. That (he/she/they) (is/are) the Borrower(s) on the above-referenced Mortgage Loan serviced by Wells Fargo Bank, N. A. .

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.

LM521/5HF/2





Wells Fargo Home Mortgage

MAC W0152-010
220 Wildwood Parkway
Birmingham, AL 35209

Tel: 877 913 3376 Toll Free

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. MLB HBB (Borrower(s) initial)

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 we place to your cellular or mobile phone will incur normal airtime charges assessed by your mobile carrier.

Dated as of this 29th day of June 2012.

Michelle L. Bryant
Michelle L Bryant
Signature

Harold B Bryant IV
Harold B Bryant IV
Signature

Michelle L. Bryant 7/11/12
Wells Fargo Bank, N. A.

Name: DePorsche Biner

Its: independent loan presentation
LM527/5HF/3

Together we'll go far

