BK: 2026 PG: 1864
Recorded: 6/23/2026 at 2:44:14.0 PM
Pages 11
County Recording Fee: $57.00
Iowa E-Filing Fee: $3.00
Combined Fee: $60.00
Revenue Tax: $0.00
BRANDY L. MACUMBER, RECORDER
Madison County, Iowa

After recording please return to:
ServiceLink
Attn: Loan Modification Solutions
320 Commerce, Suite 100
Irvine, CA 92602

This instrument was prepared by:
Biljana Dedic

Selene Finance LP

3501 Olympus Blvd, Suite 500

Dallas, TX 75019

877-768-3759

[Space Above This Line For Recording Data]

2000 9814-SH

22276153
Investor Loan No: 42482144

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

Name of Grantor(s) (also referred to as Borrower): **ANDREA MAXWELL, A MARRIED WOMAN AND ANDREA MAXWELL POA FOR BRIAN MAXWELL (NON-OBLIGOR)**
Address of Grantor(s): **1734 280TH ST, WINTERSET, IA 50273**
Name of Grantee (also referred to as Lender): **SELENE FINANCE LP, ATTORNEY IN FACT FOR MCLP ASSET COMPANY, INC.**
Address of Grantee: **3501 Olympus Blvd, Suite 500, Dallas, TX 75019**
Legal Description of Property: **See page 2**.

20050151 51

This Loan Modification Agreement ("Agreement"), made this **28th** day of **April, 2026**, between **ANDREA MAXWELL, A MARRIED WOMAN AND ANDREA MAXWELL POA FOR BRIAN MAXWELL (NON-OBLIGOR)** ("Borrower"), whose address is **1734 280TH ST, WINTERSET, IA 50273**, and **Selene Finance LP, attorney in fact for MCLP Asset Company, Inc.** ("Lender"), whose address is **3501 Olympus Blvd, Suite 500, Dallas, TX 75019**, amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **March 23, 2015**, in the amount of **$86,010.00** and recorded on **March 27, 2015** in Book, Volume, or Liber No. **2015**, at Page **792** (or as Instrument No. **2015 792**) , of the **Official** (Name of Records) Records of **MADISON, IOWA** (County and State, or other jurisdiction) and (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the "Property" as defined in the Security Instrument, and located at:

1734 280TH ST, WINTERSET, IA 50273
(Property Address)

the real property described being set forth as follows:
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 **May 1, 2026**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **$97,915.73**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized ("Arrearages").

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 **6.125%**, from **May 1, 2026**. Borrower promises to make monthly payments of principal and interest of U.S. **$564.28**, beginning on the **1st** day of **June, 2026**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **6.125%** will remain in effect until principal and interest are paid in full. If on **November 1, 2061** (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. Borrower understands and agrees that:

a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.

b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.

c) 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.

d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.

e) Borrower agrees to make and execute such other documents or papers as may be necessary or required 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.

f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging ☐.

6. Notwithstanding anything to the contrary contained in this Agreement, Borrower and Lender acknowledge the effect of a discharge in bankruptcy that has been granted to Borrower prior to the execution of this Agreement and that Lender may not pursue Borrower for personal liability. However, Borrower acknowledges that Lender retains certain rights, including but not limited to the right to foreclose its lien evidenced by the Security Instrument under appropriate circumstances. The parties agree that the consideration for this Agreement is Lender's forbearance from presently exercising its rights and pursuing its remedies under the Security Instrument as a result of Borrower's default thereunder. Nothing in this Agreement shall be construed to be an attempt to collect against Borrower personally or an attempt to revive personal liability.

Andrea Maxwell Date: 5-1-2026

Borrower - **ANDREA MAXWELL**

Andrea Maxwell POA for Brian Maxwell Date: 5-1-2026

Borrower - **ANDREA MAXWELL POA FOR BRIAN MAXWELL (NON-OBLIGOR) *SIGNING SOLELY TO ACKNOWLEDGE THIS AGREEMENT, BUT NOT TO INCUR ANY PERSONAL LIABILITY FOR THE DEBT**

ACKNOWLEDGMENT

State of Iowa §
County of Dallas §
§

This instrument was acknowledged before me on May 1 2026 by **ANDREA MAXWELL AND ANDREA MAXWELL POA FOR BRIAN MAXWELL (NON-OBLIGOR).**

Signature of Person Taking Acknowledgment

Phillip J. Little

Printed Name

Notary Public

Title or Rank

Serial Number, if any: 2-11-2029 823738

(Seal)

My Commission Expires: 2-11-2029

NOTARIAL SEAL IOWA
PHILLIP J. LITTLE
Commission Number 823738
My Commission Expires
February 11, 2029

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ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE
Selene Finance LP, attorney in fact for MCLP Asset Company, Inc.

By: ______________________________ -Lender
Tonya Higginbotham
Assistant Vice President

5/5/2026
Date of Lender's Signature

ACKNOWLEDGMENT

State of Florida §
§
County of Duval §

The foregoing instrument was acknowledged before me by means of ✓ physical presence or ____ online notarization, this 5/5/2026 by Tonya Higginbotham, Assistant Vice President of Selene Finance LP, attorney in fact for MCLP Asset Company, Inc. a Delaware Corporation, on behalf of the Corporation.

____
Signature of Person Taking Acknowledgment

Lynn Campbell
Name Typed, Printed or Stamped

Notary
Title or Rank

LYNN CAMPBELL
MY COMMISSION # HH 643529
EXPIRES: June 21, 2029

NOTARY PUBLIC STATE OF FLORIDA

Serial Number, if any: ____________

✓ Personally Known
____ OR Produced Identification
Type of Identification Produced: ____________

(Seal)

My Commission Expires: 6/21/2029

EXHIBIT A

BORROWER(S): ANDREA MAXWELL, A MARRIED WOMAN AND ANDREA MAXWELL POA FOR BRIAN MAXWELL (NON-OBLIGOR)

LOAN NUMBER: 2005015151

LEGAL DESCRIPTION:

STATE OF IOWA, COUNTY OF MADISON, AND DESCRIBED AS FOLLOWS:

PARCEL "B" LOCATED IN THE NORTHEAST QUARTER (NE 1/4) OF THE NORTHWEST QUARTER (NW 1/4) OF SECTION FIVE (5), TOWNSHIP SEVENTY FOUR (74) NORTH, RANGE TWENTY-EIGHT (28) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA, CONTAINING 4.32 ACRES, AS SHOWN IN PLAT OF SURVEY FILED IN BOOK 2008, PAGE 1841 ON JUNE 11, 2008, IN THE OFFICE OF THE RECORDER OF MADISON COUNTY, IOWA.

Parcel ID Number: 660140542020000
ALSO KNOWN AS: 1734 280TH ST, WINTERSET, IA 50273

Loan No. **2005015151**
Borrowers ("Borrower"): **ANDREA MAXWELL, A MARRIED WOMAN AND ANDREA MAXWELL POA FOR BRIAN MAXWELL (non-obligor)**

LOAN MODIFICATION AGREEMENT RIDER

THIS LOAN MODIFICATION AGREEMENT RIDER is made this **28th** day of, **April, 2026**, by and between the undersigned borrower (the "Borrower") and **Selene Finance LP, attorney in fact for MCLP Asset Company, Inc.**, (the "Lender") and is incorporated into and shall be deemed to amend and supplement that certain LOAN MODIFICATION AGREEMENT (the "Agreement") of the same date executed by the Borrower and Lender as of the date above.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Agreement, Borrower and Lender further covenant and agree as follows:

1. Escrow Items

Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked. Borrower is hereby advised that beginning on the monthly payment due date set forth above, the amount of Escrow Items will be included with Borrower's monthly payment of principal and interest.

2. Interest Accrual Change.

Depending on the terms of your original note, interest may have accrued on a daily basis. According to the terms of your loan modification, interest will now accrue on an amortizing basis.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this LOAN MODIFICATION AGREEMENT RIDER.

Andrea Maxwell (Seal)
ANDREA MAXWELL -Borrower

_______________ (Seal)
-Borrower

_______________ (Seal)
-Borrower

_______________ (Seal)
-Borrower

Account No. **2005015151**
Mortgagor(s): **ANDREA MAXWELL, A MARRIED WOMAN AND ANDREA MAXWELL POA FOR BRIAN MAXWELL (non-obligor)**

ADDENDUM TO LOAN MODIFICATION AGREEMENT FOR MORTGAGORS WITH A DISCHARGE IN BANKRUPTCY

This Addendum to Loan Modification Agreement is effective as of the date of execution by all parties hereto (the "Addendum"), by and between the undersigned Mortgagor(s) ("Mortgagor") and **Selene Finance LP, attorney in fact for MCLP Asset Company, Inc.** (the "Lien Holder") and is incorporated into and shall be deemed to amend and supplement the Loan Modification Agreement (the "Agreement") being executed simultaneously herewith.

RECITALS

WHEREAS, Mortgagor received a discharge in Chapter 7 of the Bankruptcy Code which extinguished Mortgagor's personal obligation to repay the loan.

WHEREAS, Mortgagor desires to continue making payments despite the discharge in order to retain home ownership;

WHEREAS, Mortgagor and Lien Holder recognize that the Mortgagor's execution of the Agreement or this Addendum in no way affect the Mortgagor's discharge in bankruptcy and, in the event of non-payment, Lien Holder's sole recourse is to enforce its lien against the Property.

IT IS THEREFORE AGREED TO AS FOLLOWS:

1. Mortgagor and Lien Holder acknowledge and agree that the Agreement is not an attempt to collect, recover, enforce, or offset this indebtedness against Mortgagor personally, does not affect the discharge of Mortgagor's personal liability, and shall not be construed as a waiver of the bankruptcy discharge or an attempt to revive personal liability for this indebtedness.

2. Mortgagor understands that Mortgagor is not obligated to enter into this Agreement.

3. Mortgagor is entering into the Agreement voluntarily and with no coercion or pressure from Lien Holder, for the sole purpose of retaining Mortgagor's Property.

4. Mortgagor and Lien Holder acknowledge and agree that the Mortgage/Deed of Trust is an enforceable lien on Mortgagor's Property, that this Agreement shall not prejudice the lien in any way, and that Lien Holder's sole recourse is the enforcement of its lien on the Property and any action which may exist in relation to the Property itself.

5. **NOTHING CONTAINED HEREIN SHALL BE CONSTRUED TO BE A WAIVER OF THE MORTGAGOR'S DISCHARGE, AN ATTEMPT TO COLLECT AGAINST THE MORTGAGOR PERSONALLY, OR AN ATTEMPT TO REVIVE PERSONAL LIABILITY.**

6. The foregoing Recitals are true and correct and are hereby incorporated by this reference.

7. All terms of the Agreement that do not conflict with the terms of this Addendum shall remain in full force and effect. This Agreement may be executed in counterpart facsimile signatures and all such counterparts shall constitute a single form of this Agreement.

BY SIGNING BELOW, Mortgagor accepts and agrees to the terms and conditions contained in this Addendum to Loan Modification Agreement.

Selene Finance LP, attorney in fact for MCLP Asset Company, Inc.

By: ______________________________ -Lien Holder   Date: ______________

Its: ______________________

Andrea Maxwell   Date: 5-1-26 2026

Mortgagor: **ANDREA MAXWELL**   Date

______________________________   Date: ______________

Mortgagor: Date

______________________________   Date: ______________

Mortgagor: Date

______________________________   Date: ______________

Mortgagor: Date

7. All terms of the Agreement that do not conflict with the terms of this Addendum shall remain in full force and effect. This Agreement may be executed in counterpart facsimile signatures and all such counterparts shall constitute a single form of this Agreement.

BY SIGNING BELOW, Mortgagor accepts and agrees to the terms and conditions contained in this Addendum to Loan Modification Agreement.

Selene Finance LP, attorney in fact for MCLP Asset Company, Inc.

By: ______________________ Date: 5/5/2026
Tonya Higginbotham -Lien Holder

Its: Assistant Vice President

______________________ Date: 5-1-26 2026
Mortgagor: **ANDREA MAXWELL** Date

______________________ Date: ______________
Mortgagor: Date

______________________ Date: ______________
Mortgagor: Date

______________________ Date: ______________
Mortgagor: Date