



Document 2013 881

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Recorded: 3/27/2013 at 10:23:05.0 AM
Fee Amount: \$22.00
Revenue Tax:
LISA SMITH RECORDER
Madison County, Iowa

INDX ✓
ANNO ✓
SCAN
CHEK

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When record mail to:
First American Mortgage Services
1100 Superior Ave Suite#200
Cleveland OH 44114
Attn: NR
1-800-221-8683

Document Title: MODIFICATION OF MORTGAGE

Date of Document: February 25, 2013

Grantor(s): Cory J Kluver And Christi A Kluver, H/W

Grantee(s) U.S. Bank Home Mortgage

PREPARED BY: Sadi Waterstreet

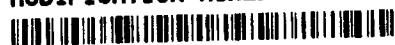
U.S. Bank Home Mortgage
16900 West Capitol Drive
Brookfield, WI 53005



KLUVER
46678840
FIRST AMERICAN ELS
MODIFICATION AGREEMENT

IA

(4)



When recorded mail to: #8029687
First American Title
Loss Mitigation Title Services 12106.3
P.O. Box 27670
Santa Ana, CA 92799
RE: KLUVER - BMPG+

Prepared By: Sadi Waterstraat
U.S. Bank Home Mortgage
16900 West Capitol Drive
Brookfield, WI 53005
Phone: (262) 252-7309

Service Loan Number: 7892686942

MODIFICATION OF MORTGAGE

ONE ORIGINAL LOAN PROMISSORY NOTE, MODIFICATION EXTENSION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Balloon Loan Modification ("Modification"), entered into effective as of 25 day of Feb, 2012³, between **CORY J KLUVER AND CHRISTI A KLUVER, HUSBAND AND WIFE** ("Grantor"), whom resides at **3704 ASHWORTH RD WEST DES MOINES IA 50265**, and **U.S. Bank N.A.** ("Grantee"), who's address is **4801 Frederica St, Owensboro, KY 42301**, and given to Mortgage Electronic Registrations Systems, Inc. ("MERS") (solely as nominee for Lender, and Lender's successors and assigns), as beneficiary, MERS in organized and existing under the laws of Delaware, amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated **SEPTEMBER 17, 2009**, securing the original principal sum of U.S. **\$51,850.00**, recorded on **SEPTEMBER 21, 2009, Document Number 2009 2928** and in **MADISON County** Records in the State of **IOWA**. (2) the Balloon Note bearing the same date as, and secured by the Security Instrument (the "Note") which has been assigned MERS WHOS ADDRESS IS 1901 E VOORHEES STREET, SUITE C DANVILLE, IL 61834 Registration No. **1000212 7892686942 6** and MERS Registration Date **SEPTEMBER 21, 2009** which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property," located at: **313 NW WATERVIEW COURT ANKENY IA 50023**, the real property described being set forth as follows:

LOT NINETEEN (19) OF WALNUT COVE ESTATES SUBDIVISION, PLAT NO. 2, LOCATED IN THE NORTHWEST QUARTER (1/4) OF SECTION TWENTY- FIVE (25), TOWNSHIP SEVENTY-SEVEN (77) NORTH, RANGE TWENTY-SIX (26) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA.

Parcel ID Number: 071012540190000

In consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows: (notwithstanding anything contrary contained in the Note or Security Instrument)

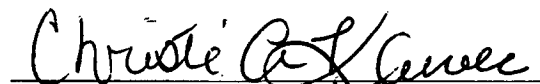
This is a Mortgage Amendment as defined in M.S 287, 01 Subd 2, and as such does not secure a new or increased amount of debt.

1. As of **NOVEMBER 1, 2012**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$49,536.89**.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at a yearly rate of **3.375%**, beginning **NOVEMBER 1, 2012**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$233.19**, beginning on the **1st day of NOVEMBER 2012**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid-in-full. If on **OCTOBER 1, 2015** ("Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Promissory Note, Modification Extension, the Borrower will pay these amounts in full on the Modified Maturity Date. **At this time of Maturity Date, full principal balance is due in full.**

The Borrower will make such payments at 4801 Frederica Street, Owensboro, Kentucky 42301 or at such other place the Lender may require.

3. The Borrower will comply with all other covenants, agreements, and requirements of the Note and Security Instruments, 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, all terms and provisions of the Loan Modification Agreement are forever canceled, null and void, as of the maturity date of the Note.
4. Nothing in this Modification 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 Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all terms and provisions thereof, as amended by this Modification.


CORY J. KLUVER


CHRISTI A. KLUVER

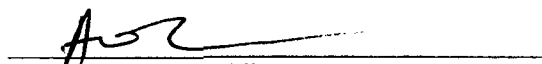
State of IOWA

County of POLK

I hereby certify that on this day, before me, an officer duly authorized in the state aforesaid and in the county aforesaid to take acknowledgments, personally appeared **CORY J. KLUVER AND CHRISTI A. KLUVER**, to be known to be the person described in and who executed the foregoing instrument and acknowledged before me that THEY executed the same for the purpose therein expressed.

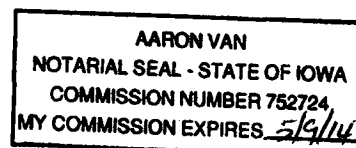
Witnesses my hand and official seal in the county and state afore said this 25th day of JANUARY, 2012.³

My Commission Expires: 05/09/14


Signature Notary Public

515-222-2011
Notary Phone Number

AARON T. VAN
Name (typed or printed)



Lender:

U.S. BANK N.A.

By Patricia A Ludka
Patricia A Ludka, Vice President

State of Wisconsin
County of Waukesha

I, Michelle Horbinski, the undersigned, a Notary Public within and for the State and County aforesaid, do hereby certify that the foregoing instrument was this day produced before me and in said State and County by the above named Patricia A Ludka, Vice President, and was executed and acknowledged and delivered to be the act and deed of the above company.

Witness my hand and seal of office this 20 day of Feb, 2013.

My Commission Expires: September 6, 2015

Signature Notary Public

Michelle Horbinski
Signature Notary Public

Michelle Horbinski
Name (typed or printed)

