

BK: 2019 PG: 2485
Recorded: 8/12/2019 at 11:28:01.0 AM
Pages 1
County Recording Fee: \$7.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$10.00
Revenue Tax:
LISA SMITH RECORDER
Madison County, Iowa

Prepared By:	U.S. Bank Home Mortgage KASIMKOTA SAGAR CHAITANYA	Address: 4801 Frederica Street, Owensboro, KY 42301	Phone (270) 852-5900 Number:
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Customer Number: **0000001**
Service Number: **1974182RL1**
Loan #: **6800754114**
MIN: **100293068007541148**
MERS Phone #: **(888) 679-6377**

Satisfaction of Mortgage

Dated 08/06/2019

THIS CERTIFIES THAT **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR VALLEY BANK, ITS SUCCESSORS AND ASSIGNS**, present Mortgagee of the mortgage dated **12/12/2013**, executed by **TIMOTHY A RATCHFORD AND SARA M RATCHFORD, HUSBAND AND WIFE**, as Mortgagor, to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR VALLEY BANK, ITS SUCCESSORS AND ASSIGNS**, as Mortgagee, calling for \$380000.00, and filed for record **12/18/2013**, as Document No. **2013 3755** (or in Book **2013**, Page **3755**), in the office of the County Recorder of Madison County, IA is with the indebtedness thereby secure, fully paid and satisfied and the same is hereby released.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR VALLEY BANK, ITS SUCCESSORS AND ASSIGNS

Michelle Hays

Name: **Michelle Hays**
Title: **Assistant Secretary**

STATE OF **KENTUCKY** } s.s.
COUNTY OF **DAVIESS**

On **08/06/2019**, before me, **Zach Whitaker**, Notary Public, personally appeared **Michelle Hays, Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR VALLEY BANK, ITS SUCCESSORS AND ASSIGNS**, personally known to me (or proved to me the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she/he/they executed the same in her/his/their authorized capacity(ies), and that by her/his/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

Zach Whitaker

Notary Public: **Zach Whitaker**
My Commission Expires: **04/29/2023**
Commission #: **622351**



THIS INSTRUMENT WAS DRAFTED BY: **KASIMKOTA SAGAR CHAITANYA**

RETURN TO:
U.S. Bank Home Mortgage
U.S. BANK MORTGAGE SERVICING
4801 Frederica Street
Owensboro, KY 42301