

**BK: 2019 PG: 2938**  
**Recorded: 9/16/2019 at 9:40:44.0 AM**  
**Pages 3**  
**County Recording Fee: \$22.00**  
**Iowa E-Filing Fee: \$3.00**  
**Combined Fee: \$25.00**  
**Revenue Tax: \$49.60**  
**LISA SMITH RECORDER**  
**Madison County, Iowa**

Prepared by and recording return to:  
Title Clearing & Escrow, LLC  
6102 S. Memorial Drive  
Tulsa, OK 74133

Send Tax Bill to:  
Barbara Hyde  
1440 Truro Pavement  
Osceola, IA 50213

**SPECIAL WARRANTY DEED**

KNOW ALL MEN BY THESE PRESENTS:

THAT, Flagstar Bank, FSB, , party of the first part, GRANTOR, in consideration of the sum of \$31,500.00 and other valuable considerations to it in hand paid, the receipt of which is hereby acknowledged, does hereby grant, bargain, sell and convey unto Barbara Hyde, a married woman with an address of 1440 Truro Pavement, Osceola, IA 50213 party of the second part, GRANTEE, the real property and premises situate in MADISON County, State of IOWA, described on Exhibit "A" attached hereto and made a part hereof, subject to easements, rights of way and restrictive covenants of record and all matters set forth on Exhibit "B" attached hereto and made a part hereof, less and except all oil, gas and other minerals previously reserved or conveyed of record, together with all the improvements thereon and the appurtenances thereunto belonging, TO HAVE AND TO HOLD said described premises, subject as aforesaid, unto the said party of the second part, [his/her] successors, heirs and assigns forever, and the party of the first part shall warrant and defend title to the same unto the party of the second part against every person lawfully claiming or to claim the whole or any part thereof by, through or under the party of the first part, but not otherwise; provided, that the party of the first part's warranty of title shall be subject to the matters described herein and on Exhibit "B".

Signed and delivered this 19th day of August, 2019

**Flagstar Bank, FSB, By Fay Servicing LLC, Attorney-in-Fact**

By: [Signature]  
Name: Michael Brooks  
Title: REQ Closing Coordinator

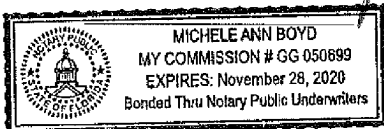
ACKNOWLEDGMENT

STATE OF Florida  
COUNTY OF Hillsborough

Before me, the undersigned, a Notary Public, in and for said County and State, on this, 19th day of August, 2019, personally appeared Michael Brooks, to me known to be the identical person who signed the name of the maker thereof to the within and foregoing instrument as its REQ Closing Coordinator and acknowledged to me that Michael Brooks executed the same as REQ Closing Coordinator free voluntary act and deed, and as the free and voluntary act and deed of said Flagstar Bank, FSB, By Fay Servicing LLC, Attorney-in-Fact, for the uses and purposes therein set forth.

Given under my hand and seal the day and year last above written.

My Commission Expires:



[Signature]  
Notary Public

Exhibit "A"

Legal Description of the Property

**Lot Five (5) and Six (6) in Block Two (2) of Atkinson's Addition to the Town of Truro,  
Madison County, Iowa.**

**TAX ID NUMBER: 890000502030000**

**PROPERTY ADDRESS: 445 South Atkinson Street, Truro, IA, 50257**

Exhibit "B"

Permitted Encumbrances

1. The lien of taxes and assessments for the current year and subsequent years;
2. Matters that would be shown by an accurate survey and inspection of the property;
3. All covenants, restrictions, conditions, easements, reservations, rights-of-way, and other matters of record, to the extent valid, subsisting and enforceable;
4. Zoning requirements, statutes, rules, orders, restrictions, regulations and ordinances of governmental agencies or their instrumentalities relating to the property, the buildings located thereon, their construction and uses, in force on the date hereof (if any such exist);
5. All roads and legal highways;
6. Rights of parties in possession (if any); and
7. Any licenses, permits, authorizations or similar items (if any) in connection with the conduct of any activity upon the property.