

**BK: 2020 PG: 1617**  
**Recorded: 5/12/2020 at 12:34:54.0 PM**  
**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**

**Document Prepared By:**  
**Dave LaRose/NTC, 2100 Alt. 19**  
**North, Palm Harbor, FL 34683**  
**(800)346-9152**

When Recorded Return To:  
PennyMac Loan Services, LLC  
C/O Nationwide Title Clearing, Inc.  
2100 Alt. 19 North  
Palm Harbor, FL 34683

**Loan Number 8021730545**

**RELEASE OF MORTGAGE**

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, the holder of the mortgage hereinafter described, does hereby acknowledge that a certain mortgage bearing the date of 12/14/2018 made and executed by **LUIS F RAMOS (grantor)** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR FIDELITY BANK, ITS SUCCESSORS AND ASSIGNS (grantee)** and recorded in the records of the Office of the Recorder of **MADISON** County, State of **Iowa**, in **Book 2018 and Page 4137**, recorded on 12/17/2018 is redeemed, paid off, satisfied and discharged in full.

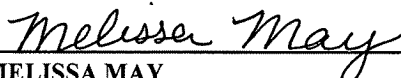
**Dated this 12th day of May in the year 2020**  
**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR FIDELITY BANK, ITS SUCCESSORS AND ASSIGNS**

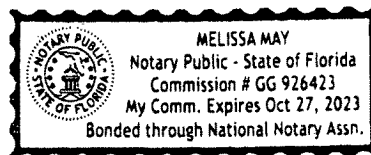
  
\_\_\_\_\_  
**RYAN WILLIAMS**  
**VICE PRESIDENT**

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA  
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization on this 12th day of May in the year 2020, by Ryan Williams as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR FIDELITY BANK, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

  
\_\_\_\_\_  
**MELISSA MAY**  
**COMM EXPIRES: 10/27/2023**



PNMRC 412338961 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN  
101039600100271830 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026  
DOCR T122005-06:58:03 [C-1] ERCNIA1



\*D0050328205\*