BK: 2020 PG: 4190

Recorded: 10/30/2020 at 3:44:25.0 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

Return to and Prepared by: Patrick Delaney West Gate Bank Mortgage Servicing 6003 Old Cheney Rd. Suite 300 Lincoln, NE 68516 - 877-929-4545

DEED OF RECONVEYANCE

Lenders Loan Number: 141854 MIN: 1006514-0000045913-3

MERS Phone: 1-888-679-6377

The undersigned Mortgage Electronic Registration Systems, Inc., as nominee for the beneficial owner, its successors and assigns, whose address is PO Box 2026, Flint, MI 48501-2026, hereby acknowledges that the below referenced mortgage has been paid in full and, in consideration thereof, undersigned does hereby cancel and discharge said mortgage.

Mortgagor: Betty Ridout and Kevin Ridout, a married couple

Original Mortgagee: Mortgage Electronic Registration Systems, Inc.

Date of Mortgage: September 18, 2019, Note Amount: 264,500.00

Date Recorded: September 25, 2019

Instrument #: 2019 3098 Book and Page: 2019, 3098

State: IOWA County: MADISON

Legal Description: Lot two (2) and three (3) of Lake View Rural Estates, a subdivision of the Northeast Quarter (1/4) of section twenty-eight (28), township seventy-seven (77) North, range twenty-six (26) West of the 5th P.M., Madison County, Iowa

TOGETHER WITH all buildings, fixtures, improvements, and appurtenances belonging to such premises.

IN WITNESS WHEREOF, the said Mortgage Electronic Registration Systems, Inc., by the officer duly authorized, has executed the foregoing instrument on this date of October 29, 2020 .

Mortgage Electronic Registration Systems, Inc.

STATE OF NEBRASKA

COUNTY OF LANCASTER

The foregoing instrument was acknowledged before me on this date of October 29, 2020 by Mary Hintz, Vice President of Mortgage Electronic Registration Systems, Inc., a Delaware corporation, on behalf of the corporation.

GENERAL NOTARY - State of Nebraska PATRICK J DELANEY My Comm. Exp. October 13, 2024

Patrick J Delaney, Mortgage

Servicing

My Commission Expires: 10-13-2024

Prepared by: Patrick J Delaney, West Gate Bank - Mortgage, 6003 Old Cheney Rd, Lincoln, NE 68516, (402) 434-3456