BK: 2020 PG: 4539

Recorded: 11/25/2020 at 8:38:36.0 AM

Pages 2

County Recording Fee: \$17.00

Iowa E-Filing Fee: \$3.32 Combined Fee: \$20.32 Revenue Tax: \$0.00 LISA SMITH RECORDER Madison County, Iowa

Preparer; When recorded, Return to:

Timothy J. Jacobs, 974 - 73rd Street Ste. 16, West Des Moines, IA 50265 (515) 223-6000 Address tax statements: Affinity Credit Union, 475 NW Hoffman Lane, Des Moines, IA 50313

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That, Malinda Malcolm and Aaron Malcolm, single individuals, ("Grantor"), in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration in hand paid do hereby convey unto Affinity Credit Union ("Grantee"), the following described real estate situated in POLK County, Iowa, to-wit:

Lot One (1) of LIKENS' SECOND ADDITION of the Original Town of Truro, in Madison County, Iowa.

This Deed is given in partial satisfaction of and in lieu of foreclosure of the Real Estate Mortgage instrument dated September 30, 2013, and filed for record in the Office of the Recorder of Madison County, Iowa, on October 3, 2013, in Book 2013, Page 2955 and the Mortgage instrument dated August 12, 2016, and filed for record in the Office of the Recorder of Madison County, Iowa on August 18, 2016, in Book 2016, Page 2397.

The consideration for this transfer and conveyance is the release by the Grantee of the Grantor from all liability under the Note secured by the aforementioned Mortgage. Grantor acknowledges and certifies that this is an absolute conveyance for valuable consideration of all of Grantor's rights, title and interest in and to the above described real estate and is not given as additional security.

This Deed is exempt from real estate transfer tax and the filing of a Declaration of Value since it is a Deed in Lieu of Foreclosure.

The Grantor assigns to the Grantee all hazard insurance policies now in effect on the above described real estate, and all escrow deposits for the payment of taxes, insurance, and other loan purposes (if any) presently held by the Grantee, and Grantor further assigns to Grantee the right to receive payment of any claims payable under the terms of the insurance policies, including any premium refund.

The Grantor hereby covenants with said Grantee and successors in interest to warrant and defend the said Premises against the lawful claims of all persons claiming by, through, or under them, except as may be stated above. The execution and delivery of this Deed shall not result in a merger of title between the title to this property and the above referenced Real Estate Mortgage instruments.

Signed this 16 day of November, 20 Zo.
GRANTOR:
Mun Men
Malinda Malcolm
11-17-2020
Aaron Malcolm
State of <u>Polk</u> : ss
This record was acknowledged before me on November 16th, 2020, by Malinda Malcolm
ADAM M GESELL Commission Number 817564 My Commission Expires OWN 6-21-2-22 NOTARY PUBLIC - STATE OF IOWA
State of <u>Towq</u> , County of <u>Palk</u> : ss
This record was acknowledged before me on November 17, 2020, by Aaron Malcolm
Ad M Gent
ADAM M GESELL NOTARY PUBLIC - STATE OF IOWA Commission Number 817564 My Commission Expires C-21-2022