BK: 2022 PG: 3711

Recorded: 12/21/2022 at 2:21:15.0 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: Caliber Home Loans, Inc. C/O Nationwide Title Clearing, LLC 2100 Alt. 19 North Palm Harbor, FL 34683

Loan No. 9754042878

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 12/31/2020 made and executed by JAMES KERNES AND DELAYNA KERNES (grantor) to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR LINCOLN SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS (grantee) and recorded in the records of the Office of the Paper depth of MADISON County State of Laws in Park 2021. of the Recorder of MADISON County, State of Iowa, in Book 2021 and Page 120, recorded on 01/11/2021 is redeemed, paid off, satisfied and discharged in full.

Dated this 21st day of December in the year 2022 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR LINCOLN SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS

KOSTADINA EISELE 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 [X] physical presence or [] online notarization on this 21st day of December in the year 2022, by Kostadina Eisele as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR LINCOLN SAVINGS 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.

COMM EXPIRES: 07/28/2023

'andias

KARIN CHANDIAS Notary Public - State of Florida Commission # GG 359792 My Comm. Expires Jul 28, 2023 Bonded through National Notary Assn.

CHLRC 435265905 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100905000000304729 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 DOCR T212212-11:42:00 [C-1] ERCNIA1





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