

BK: 2022 PG: 855  
Recorded: 3/25/2022 at 11:15:41.0 AM  
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, LLC  
2100 Alt. 19 North  
Palm Harbor, FL 34683

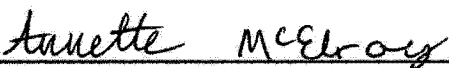
Loan Number 8018379347

**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 05/18/2018 made and executed by **MICHAEL J. FREDERICK (grantor)** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR VERIDIAN CREDIT UNION, 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 1622**, recorded on 05/22/2018 is redeemed, paid off, satisfied and discharged in full.

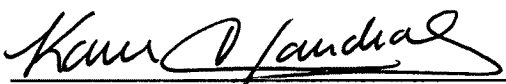
**Dated this 25th day of March in the year 2022**  
**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR VERIDIAN CREDIT UNION, ITS SUCCESSORS AND ASSIGNS**

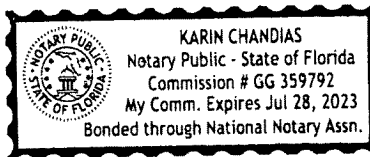
  
ANNETTE MCELROY  
VICE PRESIDENT

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 25th day of March in the year 2022, by Annette McElroy as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR VERIDIAN CREDIT UNION, 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.

  
KARIN CHANDIAS  
COMM EXPIRES: 07/28/2023



PNMRC 431554114 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN  
100651400000311227 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026  
DOCR T252203-12:15:57 [C-1] ERCNIA1



\*D0092352573\*