

BK: 2025 PG: 2415
Recorded: 9/9/2025 at 3:44:09.0 PM
Pages 2
County Recording Fee: \$12.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$15.00
Revenue Tax: \$0.00
BRANDY L. MACUMBER, RECORDER
Madison County, Iowa

Return to and Prepared by: Amy S. Montgomery, 4201 Westown Parkway Ste 4201, West Des Moines, Iowa 50266, (515) 288-2500

RELEASE OF PERSONAL LIABILITY AS TO MORTGAGE

This Release of Personal Liability ("Release") is entered into effective as of the 5th day of September, 2025 by and among, Ryan J. Dea ("Continuing Borrower") and Lindsay M. Dea ("Released Borrower" and jointly with Continuing Borrower, the "Borrowers") and VisionBank of Iowa ("Lender").

WITNESSETH:

WHEREAS, the Borrowers entered into a promissory note dated February 5, 2021 ("Note") in the original principal amount of \$424,000.00 to VisionBank of Iowa, which was secured by a Mortgage, which was filed as in Book 2021, Page 536 of the Madison County Recorder's Office on February 10, 2021 ("Mortgage"); and

WHEREAS, Released Borrower will no longer have an ownership interest in the real estate secured by the Mortgage and has asked for a release from the Note; and

WHEREAS, Lender is agreeable to releasing Released Borrower from personal liability on the Note pursuant to the terms of this Release.

NOW, THEREFORE, in and for the considerations set forth herein, the parties agree as follows:

1. **WARRANTIES AND REPRESENTATIONS.** The Borrowers hereby warranty and represent to Lender as follows:

a. Released Borrower either no longer has any ownership interest in the real estate secured by the Mortgage, or will, in conjunction herewith, transfer their interest in the real estate secured by the Mortgage to Continuing Borrower.

b. Continuing Borrower agrees to the release of the Released Borrower, and agrees that the Note and Mortgage remain in full force and effect as to Continuing Borrower, and there have been no modifications to either the Note or Mortgage or other loan documents executed in conjunction with the Note and Mortgage except for the release of personal liability of Released Borrower hereunder.

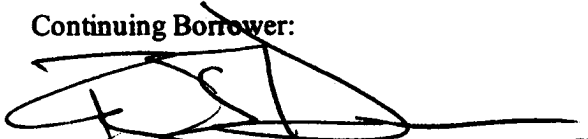
c. The financial information provided by the Continuing Borrower to obtain this release is complete and correct information, which Continuing Borrower understands Lender shall rely upon in entering into this Release.

2. Lender hereby releases Released Borrower from any and all personal liability under the

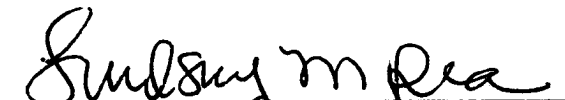
Note and Mortgage, however, it reserves the right to name Released Borrower in any proceeding it may be required to file or take to clear title to the real estate secured by the Mortgage.

IN WITNESS WHEREOF, the parties have executed this Release on the day and year set forth by their name, and it is effective as set forth above.

Continuing Borrower:

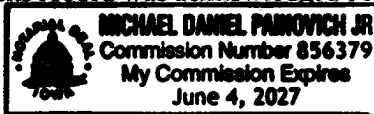

Print Name: Ryan J. Dea

Released Borrower:


Print Name: Lindsay M. Dea

STATE OF IOWA, Polk COUNTY:

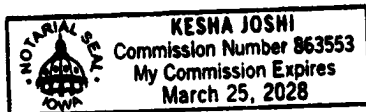
This record was acknowledged before me on September 5th, 2025 by Ryan J. Dea on his behalf.




Notary Public in and for said State

STATE OF IOWA, DALLAS COUNTY:

This record was acknowledged before me on 09/09, 2025 by Lindsay M. Dea on her behalf.



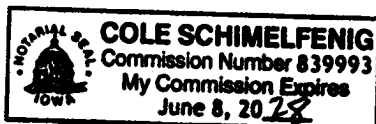

Notary Public in and for said State

Lender:
VisionBank of Iowa

By: 
Name: Dan Boe
Title: SUP

STATE OF IOWA, Polk COUNTY:

This record was acknowledged before me on September 9th, 2025 by Dan Boe as SUP of VisionBank of Iowa.




Notary Public in and for said State