

BK: 2025 PG: 3473  
Recorded: 12/22/2025 at 8:41:37.0 AM  
Pages 1  
County Recording Fee: \$7.00  
Iowa E-Filing Fee: \$3.00  
Combined Fee: \$10.00  
Revenue Tax: \$0.00  
BRANDY L. MACUMBER, RECORDER  
Madison County, Iowa

Document Prepared By:  
Jennifer Zak/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 8206291877

### 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 09/01/2023 made and executed by **CLARISSA OREGAN (grantor)** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR NOVUS HOME MORTGAGE, A DIVISION OF IXONIA BANK, ITS SUCCESSORS AND ASSIGNS (grantee)** and recorded in the records of the Office of the Recorder of **MADISON** County, State of **Iowa**, in **Book 2023 and Page 2132**, recorded on 09/05/2023 is redeemed, paid off, satisfied and discharged in full.

Dated this 22nd day of December in the year 2025

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR NOVUS HOME MORTGAGE, A DIVISION OF IXONIA BANK, ITS SUCCESSORS AND ASSIGNS**



CECELIA MANSFIELD  
VICE PRESIDENT

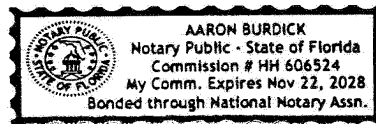
All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA  
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 22nd day of December in the year 2025, by Cecelia Mansfield as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR NOVUS HOME MORTGAGE, A DIVISION OF IXONIA 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.



AARON BURDICK  
COMM EXPIRES: 11/22/2028



PNMRC 448899460 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN  
101551012010571069 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026  
DOCR T222512-12:31:31 [C-1] ERCNIA1



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