

BK: 2025 PG: 497  
Recorded: 2/28/2025 at 9:15:31.0 AM  
Pages 3  
County Recording Fee: \$17.00  
Iowa E-Filing Fee: \$3.00  
Combined Fee: \$20.00  
Revenue Tax: \$0.00  
BRANDY L. MACUMBER, RECORDER  
Madison County, Iowa

**AFTER RECORDING RETURN TO:**

Prepared By: Jo Ellen Alevy

Citizens Bank, N.A.

10561 Telegraph Road

VAM445

Glen Allen, VA 23059-9000

**(P) 800-234-6002**

[Space Above This Line for Recording Data]

June 13, 2024  
MIN# 1007074 0000010768 6

Loan Number: 8104684223  
MERS# 1-888-679-6377

Mortgage Electronic Registration Systems, Inc.  
P.O. Box 2026  
Flint, MI 48501-2026

**ASSUMPTION AGREEMENT**

250169962-CB

This AGREEMENT, made as of June 13, 2024, by James Graf (the "Assuming Borrower"), Citizens Bank, N.A. (the "Lender"), and Mortgage Electronic Registration Systems, Inc. as Mortgagee, as Nominee for Greater Iowa Credit Union, a Corporation, its successors and assigns ("MERS")

**RECITALS**

1. Citizens Bank, N.A. is the owner and holder of a certain Promissory Note dated December 11, 2020, made by James Graf and Tasha Larsen (the "Original Borrowers") in the original principal amount of \$140,600.00 (the "Note").

2. Said Note is secured by the lien of a certain Mortgage made by James Graf, A Single Man, And Tasha Larsen, A Single Woman, to Mortgage Electronic Registration Systems, Inc. as Mortgagee, as Nominee for Greater Iowa Credit Union, a Corporation, its successors and assigns ("MERS") dated December 11, 2020, and recorded on December 17, 2020, in the official records of the Madison County Recorder's Office located in the State of Iowa as Document 2020 4855 Book 2020 Page 4855 securing that certain real estate property known as: 501 Hutchings W, Winterset, Iowa 50273 and described with particularity in said Security Instrument as:

The West 18 feet of Lot 6 and the East 48 feet of Lot 7 of M.C. LEINARD'S ADDITION (also known as Leinard's Addition), an Official Plat, now included in and forming a part of the City of Winterset, Madison County, Iowa  
APN #: 820000900060000

3. James Graf and Tasha Graf F/K/A Tasha Larsen were divorced on March 20, 2024, and James Graf was awarded all rights, title, and interest of said property.

4. James Graf wishes to assume the obligations of the Note and the Mortgage with the consent of the Lender.

Now, THEREFORE, it is agreed as follows:

1. The Assuming Borrower agrees to pay and assume any and all obligations of the Original Borrowers in accordance with the terms of said Note and Mortgage, which have an unpaid principal balance of \$123,426.72 as of this date.

2. The Lender hereby consents to the assumption of the Original Borrower's obligation under the Note and the Mortgage in accordance with the terms of this Agreement and In Witness Whereof these signatures as of the day and date above.

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**Assuming Borrower(s)**

BY SIGNING BELOW, The Assuming Borrower(s) accept(s) and agree(s) to the terms and covenants contained in the original Security Instrument, and in any Rider executed by the Original Borrower and recorded with it.

  
James Graf

  
Witness Signature

Molly R. Meyer  
Witness Printed Full Name

  
Witness Signature

Josie Sorenson  
Witness Printed Full Name

Reminder: the witness above may not be the same person notarizing the document.

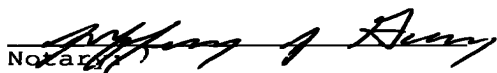
State of Iowa,

City/County of Madison,

The foregoing instrument was acknowledged before me by James Graf known to me (or satisfactorily proven) to be the person(s) whose names is/are subscribed to the within instrument and acknowledged that he/she/they executed the same for the purposes herein contained this 6<sup>th</sup> day of September 2024

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My commission expires: 4-17-26

  
Notary

JEFFREY GRAY



Comm# 184139

June 13, 2024  
MIN# 1007074 0000010768 6

Loan Number: 8104684223  
MERS# 1-888-679-6377

Lender: Citizens Bank, N.A.

JoEllen Allevy  
Witness Signature

Mary W Scott  
Mary W Scott, Vice President  
Citizens Bank, N.A.

JoEllen Allevy  
Witness Printed Name

Mortgage Electronic Registration Systems, Inc., as Mortgagee, as Nominee for Greater Iowa Credit Union, a Corporation, it's successors and assigns. ("MERS")

Mary W Scott  
Mortgage Electronic Registration  
Systems, Inc.  
Mary W Scott, Vice President

Commonwealth of Virginia

County of Henrico

The foregoing instrument was acknowledged before me by MARY W SCOTT, VICE PRESIDENT, CITIZENS BANK, N.A. known to me (or satisfactorily proven) to be the person(s) whose names is/are subscribed to the within instrument and acknowledged that he/she/they executed the same for the purposes herein contained this 15th day of November 2024

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My commission expires: April 30, 2027

Kassidy M. Salmer  
Notary:

