BK: 2025 PG: 745

Recorded: 3/31/2025 at 8:10:51.0 AM

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County Recording Fee: \$17.00 lowa E-Filing Fee: \$3.00 Combined Fee: \$20.00 Revenue Tax: \$0.00

BRANDY L. MACUMBER, RECORDER

Madison County, Iowa

Prepared By: Jeremy B. Saint, 329 Pierce Street, Suite 200, Sioux City, IA 51101 Phone: 712-224-7557 1832 N. West St., After Recording, Return to: Carolyn Zacker and Christopher Zacker, 815 N. 11th Avenue Cir., Winterset, IA 50273

Address for Tax Statements: Carolyn Zacker and Christopher Zacker, 815 N. 11th Avenue Cir., Winterset, IA 50273

1832 N. West St., Carroll, IA 5140

SPECIAL WARRANTY DEED

This Indenture, made on the 20 day of March, 2025 by and between the Secretary of Veterans Affairs, an Officer of the United States of America, whose address is Department of Veterans Affairs, 810 Vermont Ave. N.W., Washington, DC 20420, hereinafter referred to as GRANTOR, for and in consideration of One Dollar (\$1.00) and other good and valuable consideration received from Carolyn Zacker and Christopher Zacker, a married couple, as joint tenants with full rights of survivorship, hereinafter referred to as GRANTEE, GRANTOR conveys to GRANTEE the following described real estate:

LOT FIVE (5) OF GLENWOOD PLAT I, AN ADDITION TO THE CITY OF WINTERSET, MADISON COUNTY, IOWA.

COMMONLY KNOWN AS 815 N 11TH AVENUE CIR., WINTERSET, IA 50273.

GRANTOR covenants with GRANTEES that GRANTOR:

- is lawfully seized of such real estate and that it is free from encumbrances, except easements, reservations, covenants and restrictions of record;
- 2) has legal power and lawful authority to convey the same; and
- 3) warrants and will defend title to the real estate against the lawful claims of all persons claiming the same or any part thereof through, by or under Grantor.

There is no known private burial site, well, disposal site for solid waste, underground storage tank, hazardous waste, or private sewage disposal system on the property as described in Iowa Code section 558.69, and therefore the transaction is exempt from the requirement to submit a groundwater hazard statement.

Exempt from Real Estate Transfer Tax - Iowa Code 428A.2(6).

[SIGNATURE PAGE FOLLOWS]

THE SECRETARY OF VETERANS AFFAIRS, An officer of the United States of America By the Secretary's duly authorized property Management contractor, Vendor Resource Management, pursuant to a delegation of authority found at 38 C.F.R. 36.4345(f) Printed Name: Mi Chelle Mur phy Title: AVP
STATE OF TOURS DOMON COUNTY On this date, before me personally appeared Michell Murph, pursuant to a delegation of authority contained in 38 C.F.R. 36.4345(f), to me known to be the person who executed the foregoing instrument on behalf of the Secretary of Veterans Affairs, and acknowledged that he executed the same as the free act and deed of said Secretary.
In Witness Whereof, I have hereunto set my hand and affixed my official seal in the
State of LNUS aforesaid, this 20 day of March, 2025. PENNIE CLAYTON Notary Public, State of Texas My term expires: Notary ID 126431565

This deed was prepared by Jeremy B. Saint, Iowa Bar No. 9307, who certifies that it is in a form that is in accordance with applicable local, state and federal law.