BK: 2026 PG: 3403
Recorded: 11/16/2026 at 12:23:50.0 PM
Pages 3
County Recording Fee: $27.00
Iowa E-Filing Fee: $3.00
Combined Fee: $30.00
Revenue Tax: $0.00
BRANDY L. MACUMBER, RECORDER
Madison County, Iowa

This Document Prepared By:
Matthew Gardner
Gardner Law Firm, P.C.
2900 100th St., Ste. 101
Urbandale, Iowa 50322
(515) 421-4411

After Recording, Return and Mail Tax Statements To:
Nancy M. Howard
3235 230th St.
Saint Charles, Iowa 50240

QUITCLAIM DEED

The undersigned Grantor declares that this conveyance transfers Grantor's interest to Grantor's trust for zero ("O") consideration.
This transaction is exempt from the Real Estate Transfer Tax pursuant to Iowa Code §428A.2(21).

NANCY M. HOWARD, a single person, the GRANTOR, hereby conveys and quitclaims to NANCY M HOWARD as Trustee of THE NANCY M. HOWARD LIVING TRUST U/A dated November 12, 2026 the GRANTEE, and to Grantee's successors and assigns, all of the following described real property located in the County of Madison, State of Iowa:

SEE EXHIBIT A

SUBJECT TO the Restrictions, Conditions, Covenants, Rights, Rights of Way, and Easements that are now of record, if any.

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

November 12, 2026.

Nancy Howard
NANCY M. HOWARD

STATE OF IOWA)
) ss.
COUNTY OF POLK)

On this November 12, 2026 before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared NANCY M. HOWARD, to me known to be the identical person named in and who executed the within and foregoing instrument and acknowledged that she executed the same as her voluntary act and deed.

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

NOTARY PUBLIC

My commission expires: 2/9/28

NOTARIAL SEAL IOWA
MATTHEW GARDNER
Commission No. 194761
My Commission Expires
Feb. 9, 2028

Exhibit A

Lot Fifteen (15) in Polo Point Plat 2 Subdivision, a subdivision of the South Half (1/2) of the Northwest Quarter (1/4), in the South Half (1/2) of the Northeast Quarter (1/4), in the Northeast Quarter (1/4) of the Southwest Quarter (1/4), and in the North Half (1/2) of the Southeast Quarter (1/4) of Section Twenty-four (24), Township Seventy-seven (77) North, Range Twenty-six (26) West of the 5th P.M., Maidson County, Iowa.

AND

The West one half (1/2) of the Southeast Quarter (1/4) of the Southwest Quarter (1/4) of Section Two (2), Township Seventy-five (75) North, of Range Twenty-six (26) West of the 5th p.m., Madison County, Iowa.