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BRANDY MACUMBER, COUNTY RECORDER  
MADISON COUNTY IOWA

EXP035808V/ 416 1035808 GR/ADG  
NICCOLI, STEVEN M

MIN: 100019941610358089

MERS Phone: 1-888-679-6377

**PREPARED BY:**

GRACE RICHARDSON  
GUILD MORTGAGE COMPANY  
5887 COPLEY DRIVE  
SAN DIEGO, CA 92111  
PHONE # 858-492-5878

**RETURN BY MAIL TO:**

GUILD MORTGAGE CO  
ATTN: PAYOFF DEPARTMENT  
PO BOX 85304  
SAN DIEGO CA 92186-9883

**SATISFACTION OF MORTGAGE**

KNOW ALL MEN BY THESE PRESENTS that Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Guild Mortgage Company LLC, F/K/A Guild Mortgage Company, its successors and assigns, as Mortgagee of certain Mortgage, whose parties, dates and recording information are below does hereby acknowledge that the beneficial owner has received full payment and satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said Mortgage.

Original Grantor: **STEVEN M. NICCOLI AND JANINE M. NICCOLI, A MARRIED COUPLE, AS JOINT TENANTS, WITH FULL RIGHT OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON**

Original Grantee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS

Dated: **10/21/2016** Recorded: **11/3/2016** as Document No. --- in Book: **2016** Page: **3325** in the records of the County Recorder of **MADISON**, State of Iowa.

Property Address: **1694 MCBRIDE RIDGE COURT WINTerset, IA 50273**

**LOT 2 IN COUNTRY ESTATES WEST, LOCATED IN THE SOUTHEAST QUARTER (SE 1/4) AND IN THE SOUTHWEST QUARTER (SW 1/4) OF SECTION 3, TOWNSHIP 76 NORTH, RANGE 27, WEST OF THE 5TH P.M., MADISON COUNTY, IOWA. PARCEL ID: 400070360050000.**

Legal:

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed as a free act and deed the foregoing instrument.

Dated: **MAR 10 2026**

Mortgage Electronic Registration Systems, Inc., as mortgagee,  
as nominee for Guild Mortgage Company LLC, F/K/A Guild  
Mortgage Company, its successors and assigns

Adrian De Guia, Assistant Secretary

*A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.*

State of California )  
County of San Diego )

On **MAR 10 2026** before me, G. Richardson, Notary Public, personally appeared Adrian De Guia, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person acted, executed the instrument.

**I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.**

WITNESS my hand and official seal.

Signature (Seal)  
G. Richardson

