Recorded: 11/18/2026 at 8:32:57.0 AM
County Recording Fee: $7.00
Iowa E-Filing Fee: $3.00
Combined Fee: $10.00
Revenue Tax: $0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2026 PG: 3376

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 8208002346

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 05/03/2024 made and executed by **MEGAN J MERKES AND NICHOLAS J MERKES (grantor)** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR VERIDIAN CREDIT UNION, ITS SUCCESSORS AND ASSIGNS (grantee)** and recorded in the records of the Office of the Recorder of **DELAWARE** County, State of **Iowa**, in **Book 2024 and Page 989**, recorded on 05/07/2024 is redeemed, paid off, satisfied and discharged in full.

Dated this 18th day of November in the year 2026
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR VERIDIAN CREDIT UNION, ITS SUCCESSORS AND ASSIGNS

A Baker

ALAN BAKER
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 18th day of November in the year 2026, by Alan Baker as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR VERIDIAN CREDIT UNION, 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.

Vesna Salapanova

VESNA SALAPANOVA
COMM EXPIRES: 10/30/2027

VESNA SALAPANOVA
Notary Public - State of Florida
Commission # HH 459428
My Comm. Expires Oct 30, 2027

PNMRC 454845301 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100651400000002701 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026
DOCR T182611-12:18:53 [C-1] ERCNIA1

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