

BK: 2025 PG: 2536
Recorded: 9/24/2025 at 10:13:52.0 AM
Pages 5
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

Return to and
Prepared

by: Christine Ullmann, Iowa Bankers Mortgage Corporation, 8901 Northpark Dr, PO Box 6220, Johnston, IA 50131, 515-286-4329

RELEASE OF PERSONAL LIABILITY

This Release of Personal Liability ("Release") is entered into effective as of the 9th day of September, 2025 by and among, Clayton Callahan and Amanda Auten (jointly the "Borrowers") and Fannie Mae ("Lender").

WITNESSETH:

WHEREAS, the Borrowers entered into a promissory note dated April 9, 2021 ("Note") in the original principal amount of \$259,000 to American State Bank, which was secured by a mortgage which was filed as Book 2021 Page 1481 of the Madison County Recorder's Office on April 9, 2021 ("Mortgage on the property described in the attached Exhibit A") and

WHEREAS, Amanda Auten no longer has an ownership interest in the real estate secured by the Mortgage and has asked for a release from the Note; and

WHEREAS, Lender is agreeable to releasing Amanda Auten from personal liability on the Note pursuant to the terms of this Release.

NOW, THEREFORE, in and for the considerations set forth herein, the parties agree as follows:

1. WARRANTIES AND REPRESENTATIONS. The Borrowers hereby warranty and represent to Borrower as follows:

a. Amanda Auten no longer has any ownership interest in the real estate secured by the Mortgage.

b. Clayton Callahan agrees to the release of Amanda Auten, and agrees that the Note and Mortgage remain in full force and effect as to Clayton Callahan, and there have been no modifications to either the Note or Mortgage or other loan documents executed in conjunction with the Note and Mortgage except for the release of personal liability of Amanda Auten hereunder.

c. The financial information provided by the Borrowers to obtain this release is complete and correct information, which Borrowers understand Lender shall rely upon in entering into this Release.

2. Lender hereby releases Amanda Auten from any and all personal liability under the Note and Mortgage, however, it reserves the right to name Amanda Auten in any proceeding it may be required to file or take to clear title to the real estate secured by the Mortgage.

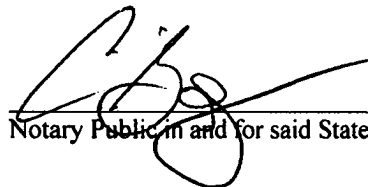
IN WITNESS WHEREOF, the parties have executed this Release on the day and year set forth by their name, and it is effective as set forth above.



Clayton Callahan

STATE OF Iowa, Madison COUNTY:

This record was acknowledged before me on Sept. 5, 2025, by Clayton Callahan on their behalf.



Notary Public in and for said State



Amanda Auten
Amanda Auten

STATE OF Iowa, Madison COUNTY:


This record was acknowledged before me on Sept. 5, 2025, by Amanda Auten on their behalf.

Chris Baumgart
Notary Public in and for said State



Investor: Fannie Mae

By: Iowa Bankers Mortgage Corporation, authorized servicing agent

By: 
Angela Shanks
Vice President

STATE OF IOWA, POLK COUNTY:

This record was acknowledged before me on September 9, 2015 by Angela Shanks as
Vice President of Iowa Bankers Mortgage Corporation.





Notary Public in and for said State

EXHIBIT A

**LOT THREE (3) IN BLOCK THREE (3) OF BIRCHWOOD ESTATES PLAT NO. 1, AN ADDITION TO
THE CITY OF WINTERSET, MADISON COUNTY, IOWA.
APN #: 820008903030000**