

BK: 2026 PG: 216  
Recorded: 1/21/2026 at 9:00:07.0 AM  
Pages 1  
County Recording Fee: \$7.00  
Iowa E-Filing Fee: \$3.00  
Combined Fee: \$10.00  
Revenue Tax: \$0.00  
BRANDY L. MACUMBER, RECORDER  
Madison County, Iowa

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 8203566803

### 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 11/01/2022 made and executed by **JOSH KAPPELMAN AND PAIGE BRIANN KAPPELMAN (grantor)** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, ITS SUCCESSORS AND ASSIGNS (grantee)** and recorded in the records of the Office of the Recorder of **MADISON** County, State of **Iowa**, in **Book 2022 and Page 3180**, recorded on 11/02/2022 is redeemed, paid off, satisfied and discharged in full.

Dated this 20th day of January in the year 2026

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, ITS SUCCESSORS AND ASSIGNS**



LAUREN ASTLE  
VICE PRESIDENT

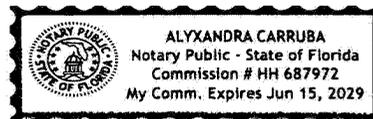
All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA  
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization on this 20th day of January in the year 2026, by Lauren Astle as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, 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.



Alyxandra Carruba  
COMM EXPIRES: 6/15/2029



PNMRC 449299786 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN  
100350291057560384 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026  
DOCR T202601-11:46:03 [C-1] ERCNIA1



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