



Document 2026 2165

Book 2026 Page 2165 Pages 2
Date 7/20/2026 Time 11:27:56AM
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BRANDY MACUMBER, COUNTY RECORDER
MADISON COUNTY IOWA

_____**State of Iowa**_____ **Space Above This Line For Recording Data** _____

Prepared By: TIM J. RETHMEIER
FARMERS & MERCHANTS
STATE BANK
101 W JEFFERSON,
WINTERSET, IA 50273 (515) 462-4381

Return To: FARMERS & MERCHANTS
STATE BANK
101 W JEFFERSON, PO
BOX 29
WINTERSET, IA 50273

RELEASE OF MORTGAGE

FARMERS & MERCHANTS STATE BANK, which is
organized and existing under the laws of THE UNITED STATES OF AMERICA holder of that
certain Mortgage made and executed by JUSTIN L. PALMER AND LAUREN M. PALMER
_____ as Mortgagor, and FARMERS & MERCHANTS STATE BANK
_____ as Mortgagee on 12-10-2025, certifies that the
Mortgage has been fully paid, satisfied or otherwise discharged. The Mortgage was recorded
on 12-15-2025, in the RECORDER'S OFFICE for
MADISON County, Iowa and is indexed as MORTGAGE RECORD 2025,
PAGE 3400. The Mortgage having been complied with, the
undersigned releases the Mortgage and all of its right, title and interest in the Property
located at _____
and legally described as: (If the legal description of the property is not on page one of this
Release of Mortgage, it is located on _____.)

LENDER: FARMERS & MERCHANTS STATE BANK


TIM J. RETHMEIER, VICE PRESIDENT

ACKNOWLEDGMENT.
(Lender Acknowledgment)

STATE OF IOWA, COUNTY OF MADISON ss.
On this 13TH day of JULY, 2026 before me, a Notary Public in the state of
Iowa, personally appeared TIM J. RETHMEIER
_____, to me personally known, who being by me duly sworn or affirmed did say
that person is VICE PRESIDENT
of said entity, (that seal affixed to said instrument is the seal of said entity or no seal has
been procured by said entity) and that said instrument was signed and sealed, if applicable,
on behalf of the said entity by authority of its VICE PRESIDENT
and the said VICE PRESIDENT
acknowledged the execution of said instrument to be the voluntary act and deed of said
entity by it voluntarily executed.

My commission expires: 10-09-2026
(Seal)


(Notary Public)
STACI SHORTT

