



BK: 2026 PG: 2195
Recorded: 7/21/2026 at 2:56:12.0 PM
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 8033766148

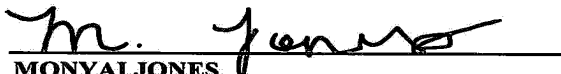
RELEASE OF MORTGAGE

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 05/21/2020 made and executed by SKYLAR J SMOTHERS AND ERICA L SMOTHERS (grantor) to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR FIDELITY BANK, ITS SUCCESSORS AND ASSIGNS (grantee) and recorded in the records of the Office of the Recorder of MADISON County, State of Iowa, in Book 2020 and Page 1785, recorded on 05/22/2020 is redeemed, paid off, satisfied and discharged in full.

Dated this 21st day of July in the year 2026

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR FIDELITY BANK, ITS SUCCESSORS AND ASSIGNS

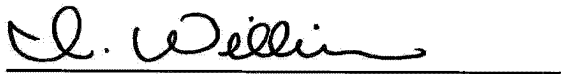


MONYAI JONES
VICE PRESIDENT

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

STATE OF MICHIGAN
COUNTY OF OAKLAND

The foregoing instrument was acknowledged before me on this 21st day of July in the year 2026 by Monyai Jones as VICE PRESIDENT who is/are authorized to execute this instrument on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR FIDELITY BANK, ITS SUCCESSORS AND ASSIGNS. He/she/they is (are) personally known to me.



I. WILLIAMS
COMM EXPIRES: 6/6/2031

I WILLIAMS
Notary Public, State of Michigan
County of Macomb
My Commission Expires Jun. 06, 2031
Acting in the County of Oakland

This notarization was performed using electronic technology by Nationwide Title Clearing, LLC.

PNMRC 453019307 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN
101039600100703659 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026
DOCR T212607-11:51:59 [C-1] ERCNIA1



D0129742380