

\$34,000.00

BK: 2026 PG: 2959

Recorded: 10/2/2026 at 12:17:35.0 PM

Pages 3

County Recording Fee: \$22.00

Iowa E-Filing Fee: \$3.00

Combined Fee: \$25.00

Revenue Tax: \$53.60

BRANDY L. MACUMBER, RECORDER

Madison County, Iowa

AFTER RECORDING RETURN TO:

Mortgage Connect
600 Clubhouse Drive
Moon Township, PA 15108
File No. 3805916

MAIL TAX STATEMENTS TO:

REAGAN RATER
302 W South Street
Macksburg, IA 50155

This document prepared by:

Melissa Lewis, Esq.
8940 Main Street
Clarence, NY 14031
866-333-3081

There is no known private burial site, well, solid waste disposal site, underground storage tank, hazardous waste, or private sewer disposal system on the property as described in Iowa code section 558.69 and therefore the transaction is exempt from the requirement to submit a groundwater hazard statement.

Tax ID No.: 910001100110000

SPECIAL WARRANTY DEED

THIS DEED made and entered into on this 9 day of September, 2026, by and between **FREEDOM MORTGAGE CORPORATION**, located at 11988 Exit 5 PKWY, BLDG 4, Fishers, IN 46037, hereinafter referred to as Grantor(s) and **REAGAN RATER, single**, residing at 302 W South Street, Macksburg, IA 50155, hereinafter referred to as Grantee(s).

WITNESSETH: That the said Grantor, for and in consideration of the sum of Thirty Four Thousand and 00/100 Dollars (\$34,000.00), cash in hand paid, the receipt of which is hereby acknowledged, have this day given, granted, bargained, sold, conveyed and confirmed and do by these presents give, grant, bargain, sell, convey and confirm unto the said Grantee the following described real estate located in Madison County, State of IA:

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION.

Property commonly known as: 302 W South Street, Macksburg, IA 50155

Prior instrument reference: BK 2025, PG 2884, Recorded: 10/27/2025

This conveyance is subject to easements, covenants, conditions, restrictions, reservations, and limitations of record, if any.

TO HAVE AND TO HOLD the lot or parcel above described together with all and singular the rights, privileges, tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining unto the said Grantee(s) and unto the heirs, administrators, successors or assigns of the Grantee(s) forever in fee simple.

And the Grantor hereby covenants with said Grantee that the Grantor is lawfully seized of said land in fee simple; that the Grantor has good right and lawful authority to sell and convey said land; that the Grantor hereby specially warrants that title to the land is free from all encumbrances made by Grantor, and will defend the same against the lawful claims of all persons claiming by, through or under Grantor, but against none other.

IN WITNESS WHEREOF, the said Grantor has hereunto set their hand and seal on this 9 day of September, 2026

FREEDOM MORTGAGE CORPORATION, BY COVIUS MORTGAGE SOLUTIONS, LLC, AS ATTORNEY-IN-FACT

Jenn Keagan
Name: Jenn Keagan
Title: Closing & Contracts Supervisor

STATE OF AL
COUNTY OF Etowah

This instrument was acknowledged before me on 9 day of September, 2026,
by Jenn Keagan, as
Closing & Contracts Supervisor of **COVIUS MORTGAGE SOLUTIONS, LLC, AS ATTORNEY-IN-FACT FOR FREEDOM MORTGAGE CORPORATION.**

Misty Pigg
Notary Public

Print Name: Misty Pigg
My commission expires: 9-1-30

MISTY PIGG Notary Public, Alabama State at Large My Commission Expires Sep 1, 2030

No title exam performed by the preparer. Legal description and party's names provided by the party.

EXHIBIT A
LEGAL DESCRIPTION

A TRACT OF LAND LOCATED IN THE NORTHEAST QUARTER (1/4) OF THE NORTHEAST QUARTER (1/4) OF SECTION SIXTEEN (16), TOWNSHIP SEVENTY-FOUR (74) NORTH, RANGE TWENTY-NINE (29) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA, MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

COMMENCING AT A POINT 45 RODS WEST OF THE NORTHEAST CORNER OF SAID SECTION SIXTEEN (16), AND RUNNING THENCE SOUTH 16 RODS, THENCE WEST 6 RODS, THENCE NORTH 16 RODS, THENCE EAST 6 RODS TO THE PLACE OF BEGINNING.

TAX ID NUMBER: 910001100110000

Property commonly known as: 302 W South Street, Macksburg, IA 50155