

BK: 2026 PG: 3036  
Recorded: 10/12/2026 at 8:26:11.0 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 8196982105

### 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 07/16/2021 made and executed by **JENNA ROSE ZARATE AND ALVARO ZARATE-GONZALEZ (grantor)** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR VERIDIAN CREDIT UNION, ITS SUCCESSORS AND ASSIGNS (grantee)** and recorded in the records of the Office of the Recorder of **MADISON** County, State of **Iowa**, in **Book 2021 and Page 3002**, recorded on 07/19/2021 is redeemed, paid off, satisfied and discharged in full.

Dated this 09th day of October in the year 2026

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR VERIDIAN CREDIT UNION, ITS SUCCESSORS AND ASSIGNS**



LAUREN ASTLE  
VICE PRESIDENT

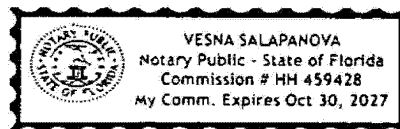
All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA  
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on this 09th day of October in the year 2026, by Lauren Astle as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR VERIDIAN CREDIT UNION, 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.



VESNA SALAPANOVA  
COMM EXPIRES: 10/30/2027



PNMRC 454360230 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN  
100651400000723173 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026  
DOCR T092610-02:30:04 [C-1] ERCNIA1



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