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Rec Amt \$12.00

Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA



WARRANTY DEED - JOINT TENANCY

THE IOWA STATE BAR ASSOCIATION

Official Form No. 103

Recorder's Cover Sheet

Preparer Information: (Name, address and phone number)

Michael A. Bowman, PO Box 351, Monticello, IA 52310, Phone: (319) 465-5448

Taxpayer Information: (Name and complete address)

✓ Roger W. Stephen, 1011 S. Main, Monticello, IA 52310

Return Document To: (Name and complete address)

Michael A. Bowman, PO Box 351, Monticello, , IA 52310

Grantors:

Roger W. Stephen
Sandra Kay Stephen

Grantees:

Roger W. Stephen
Sandra Kay Stephen

Legal description: See Page 2

Document or instrument number of previously recorded documents:



WARRANTY DEED JOINT TENANCY

For the consideration of One and no/100----- Dollar(s) and other valuable consideration, Roger W. Stephen and Sandra Kay Stephen, husband and wife do hereby Convey to Roger W. Stephen and Sandra Kay Stephen, husband and wife, as joint tenants with full rights of survivorship and not as tenants in common as Joint Tenants with Full Rights of Survivorship, and not as Tenants in Common, the following described real estate in DELAWARE County, Iowa: Lot 1 of Hartwick Lake Club West 2nd Subdivision Part of the SE 1/4 of SW 1/4 of Section 24, All in T88N, R5W, of the Fifth P.M., Delaware County, Iowa

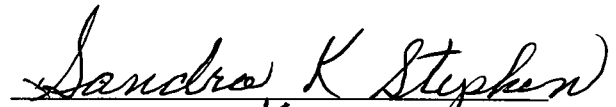
Deed between spouses without consideration Code Sec. 428A.2 (11)

This deed is exempt according to Iowa Code 428A.2(11).

Grantors do Hereby Covenant with grantees, and successors in interest, that grantors hold the real estate by title in fee simple; that they have good and lawful authority to sell and convey the real estate; that the real estate is free and clear of all liens and encumbrances except as may be above stated; and grantors Covenant to Warrant and Defend the real estate against the lawful claims of all persons except as may be above stated. Each of the undersigned hereby relinquishes all rights of dower, homestead and distributive share in and to the real estate. Words and phrases herein, including acknowledgment hereof, shall be construed as in the singular or plural number, and as masculine or feminine gender, according to the context.

Dated on January 16 2019

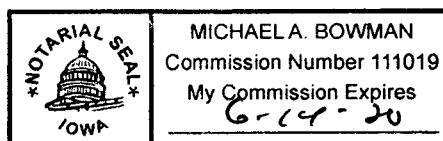

Roger W. Stephen(Grantor)

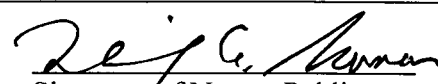

Sandra Kay Stephen (Grantor)

(Grantor)

(Grantor)

STATE OF IOWA, COUNTY OF JONES
This record was acknowledged before me on January 16, 2019, by Roger W. Stephen and Sandra Fay Stephen




Signature of Notary Public