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Daneen Schindler, RECORDER/REGISTRAR DELAWARE COUNTY IOWA

AFFIDAVIT EXPLANATORY OF TITLE, and **RENT-TO-OWN CONTRACT** Recorder's Cover Sheet

Preparer Information: Mark A Roeder, 119 E. Main St., Manchester, IA 52057-1736, Manchester, IA 52057-1736, Phone: (563) 927-2782

Taxpayer Information: Michael S. Vervaecke, 120 E. Washington St. Iowa City, IA 52240-3924

Return Document To: Mark A Roeder, 119 E. Main St., Manchester, IA 52057-1736

Grantors: Stacy Spratt, a/k/a Stacy Neuhaus, a/k/a Stacy Spratt-Neuhaus, Trustee of Betty Jean Neuhaus Revocable Trust

Grantees: Kara Davis and Joseph Kobliska

Legal Description:

Lot Two Hundred Eleven (211), Manchester, Iowa, according to plat recorded in Book I L.D., Page 284.

Document or instrument number of previously recorded documents:

AFFIDAVIT OF JOSEPH KOBLISKA and KARA DAVIS

I, Joseph Kolbiska, and I Kara Davis, being first duly sworn, or affirmed, state:

- 1. We are the tenants/buyers named in the "Rent to Own contract / Purchase Agreement" attached hereto as page 3 of this filing.
- 2. The real estate which is the subject of the "Rent to Own contract / Purchase Agreement" locally known as 405 East Delaware Street, Manchester is legally described as:

Lot Two Hundred Eleven (211), Manchester, Iowa, according to plat recorded in Book I L.D., Page 284.

3. On March 29, 2023, when Stacy Spratt-Neuhaus executed the "Rent to Own contract / Purchase Agreement" we understood she was the Trustee of the "Betty Jean Neuhaus Revocable Trust," and that in signing the "Rent to Own contract / Purchase Agreement" she was acting as Trustee.

FURTHER AFFIANTS SAYETH NOT.

Joseph Kobliska

Kara Davis

STATE OF IOWA)
) ss:
DELAWARE COUNTY)

Signed and sworn to, or affirmed before me by, Joseph Kobliska and Kara Davis this day of August 2023.

September

Mach A. Roede Notary Public This is a binding Rent to Own contract / Purchase Agreement between seller (Stacy Spratt-Neuhaus) and buyers (Kara Davis and Joseph Kobliska), for the sale of the property (house and lot) located at 405 East Delaware Street, Manchester, Iowa 52057

- 1. There will be no down payment or deposit required.
- 2. Rent is due no later than the 3rd of each month.
- 3. Buyers must maintain the property and the yard.
- 4. Buyers must maintain renters' insurance.
- 5. Buyers must not become delinquent for more than 60 days.
- 6. Buyers will maintain all repairs on property while purchasing.
- 7. Buyers agree to purchase the property for \$80,000.
- 8. Buyers will pay \$450 a month for a total of 178 months (approximately 15 years) until the agreement is fulfilled.
- 9. The seller will maintain property insurance until the agreement is fulfilled.
- 10. Seller or Buyers may not terminate this contract / purchase agreement without just cause. Just cause being limited only to violations of this Rent to Own contract/purchase agreement.

By Signing below All Parties agree to the terms of this contract.

Signature of Seller (Stacy Spratt-Neuhaus) · ·
Stuy yout	Date: <u>3-24-2023</u>
Signature of Buyer (Kara Davis)	,
hava Daris	_Date: <u>3-29-23</u>
Signature of Buyer (Joseph Kobliska)	Date: 3-29-23
Public Notary	-
aume Thomsen	_Date: <u>3)29/2023</u>
Aimee N. Thomsen	