Recorded: 9/20/2023 at 12:42:33.0 PM

County Recording Fee: \$22.00 Iowa E-Filing Fee: \$3.00

Combined Fee: \$25.00 Revenue Tax: \$328.00 Delaware County, Iowa Daneen Schindler RECORDER

BK: 2023 PG: 2351

WARRANTY DEED JOINT TENANCY Recorder's Cover Sheet

Preparer Information: Steven E Carr, 117 S Franklin Street, PO Box 333, Manchester, IA

52057, Phone: 563-927-4164

Taxpayer Information: Elizabeth and Alex Kramer, 424 South Madison Street, Manchester, IA

52057

Return Document To: Elizabeth and Alex Kramer, 424 South Madison Street, Manchester, IA

52057

Grantors: Christine M. Eschen n/k/a Christine M. Cole

Grantees: Elizabeth I. Kramer and Alex B. Kramer

Legal Description: See Page 2

PH. # (815) 235-2900 FAX # (815) 235-9955

Document or instrument number of previously recorded documents:

WARRANTY DEED JOINT TENANCY

For the consideration of Two Hundred Five Thousand Five Hundred Dollar(s) and other valuable consideration, Christine M. Eschen n/k/a Christine M. Cole, a single person, does hereby Convey to Elizabeth I. Kramer and Alex B. Kramer, wife and husband as joint tenants with full rights of survivorship and not as tenants in common, the following described real estate in Delaware County, Iowa:

Lot Six (6), except the North fourteen (14) feet thereof, and Lot Seven (7) except commencing at a point fifty four (54) feet South of the Northwest corner of said Lot Seven (7) and running thence South twelve (12) feet, thence East twelve (12) feet thence Northwesterly Seventeen (17) feet to the point of beginning, all in A/R/ Loomis Addition to Manchester, Iowa, according to plat recorded in Book 15 L.D., Page 410

AND

Lot Five (5) and the North fourteen (14) feet of Lot Six (6) of A.R. Loomis Addition to Manchester, Iowa, according to plat recorded in Book 15 L.D., Pages 410-411

There is no known private burial site, well, solid waste disposal site, underground storage tank, hazardous waste, or private sewage 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.

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: 9/14/23

Christine M. Eschen n/k/a Christine M. Cole, Grantor

STATE OF IOWA, COUNTY OF DELAWARE

This record was acknowledged before me on Systemsber 14, 2023 by Christine M. Eschen n/k/a Christine M. Cole.

| Systemsber 14, 2023 by Christine M. Cole. | Signature of Notary Public | Signature | Signature of Notary Public | Signature | Signature of Notary Public | Signature | Signature of Notary Public | Signature | Signature of Notary Public | Signature of

PATRICIA COLEMAN Commission Number 719121 My Comm. Exp. 10/18/23