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Daneen Schindler, RECORDER/REGISTRAR  
DELAWARE COUNTY IOWA

Prepared by & return to: Angela Wendt, Farmers & Merchants Savings Bank, 101 E.  
Main St., PO Box 588, Manchester, IA 52057 (563)927-4475

### SATISFACTION OF MORTGAGE

Know all Men by these Presents:

That Farmers & Merchants Savings Bank of Delaware County of Manchester, Iowa does hereby certify that a certain Real Estate Mortgage bearing date of the 31<sup>st</sup> day of December, 2019 made and executed by, Gary L. Sands and Penny K. Sands, husband and wife, recorded in the Office of the Recorder of the County of Delaware, Iowa, on the 31<sup>st</sup> of December, 2019 in Book #2019 at Page #3731, Real Estate Mortgages, has been redeemed, fully paid, satisfied and discharged; and the said recorder is hereby authorized to satisfy the same of record.

Signed and executed this 26<sup>th</sup> day of August, 2024



Farmers & Merchants Savings Bank

BY: *Tirzah Wedewer*  
Tirzah Wedewer, Executive Vice President

BY: *Keith A. Kramer*  
Keith Kramer, Executive Vice President

State of Iowa Delaware County, ss:

On this 26<sup>th</sup> day of August, 2024 before me, Angela K. Wendt, a Notary Public in and for the County of Delaware, State of Iowa, appeared Tirzah Wedewer and Keith Kramer to me known, who being by me duly sworn, did say that Tirzah Wedewer is the Executive Vice President, and Keith Kramer is the Executive Vice President of the Farmers & Merchants Savings Bank, a corporation located at Manchester, Iowa, and that the seal affixed to the said instrument is the corporate seal of the said corporation, and that said instrument was by them signed and sealed in behalf of said corporation by authority of its Board of Directors, and said Tirzah Wedewer and Keith Kramer acknowledged the execution of this instrument to be the voluntary act and deed of the said corporation, by them voluntarily executed.

Witness my hand and notarial seal, the day and year last above written.

*Angela K Wendt*

Notary Public in and for Delaware County, Iowa

