

Recorded: 1/16/2025 at 1:00:59.0 PM  
County Recording Fee: \$17.00  
Iowa E-Filing Fee: \$3.00  
Combined Fee: \$20.00  
Revenue Tax: \$0.00  
Delaware County, Iowa  
Daneen Schindler RECORDER  
BK: 2025 PG: 182

**PARTIAL RELEASE OF REAL ESTATE MORTGAGE**  
**Recorder's Cover Sheet**

**Preparer Information:** George A. Davis, 225 1st Avenue East, Dyersville, IA 52040, Tel: 563-875-9112

**Taxpayer Information:** Matthew and Kendra Sbai, 1029 Sage Oak Circle, Manchester, Iowa 52057

**Return Document To:** George A. Davis, 225 1st Avenue East, Dyersville, IA 52040

**Grantors:** Empeople Credit Union

**Grantees:** Matthew Sbai and Kendra Sbai

**Legal Description:** See Page 2

**Document or instrument number of previously recorded documents:** \_\_\_\_\_



## PARTIAL RELEASE OF REAL ESTATE MORTGAGE

The undersigned, the present owner(s) of the mortgage hereinafter described, for valuable consideration, receipt of which is hereby acknowledged, do hereby acknowledge that the following described real estate situated in Delaware County, Iowa, to wit:

Lot 9-2 of Oakview Estates Subdivision of Lots 9 and 10, a Subdivision of Lots 9 and 10 of Oakview Estates First Subdivision, Section 33, T89N, R5W of the Fifth P.M., City of Manchester, Delaware County, Iowa

is hereby released from the lien of the real estate mortgage, executed by Matthew Sbai and Kendra Sbai dated September 24, 2025, recorded in the records of the Office of the Recorder of the County of Delaware, State of Iowa, on September 24, 2024, and recorded as document reference number Book 2024, Page 2364 specifically reserving and retaining the mortgage lien and all mortgage rights against all of the remaining property embraced in the mortgage above described.

Words and phrases herein, including acknowledgment hereof, shall be construed as in the singular or plural, and as masculine, feminine or neuter gender, according to the context.

Dated on January 25, 2025.

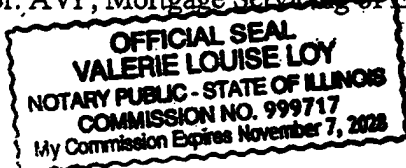
Becky Beard  
Becky Beard, as Sr. AVP, Mortgage  
Servicing of Empeople Credit Union

NOTE: For complete release of real estate mortgage, see Form No. 129.

## REPRESENTATIVE CAPACITY ACKNOWLEDGMENT

STATE OF ILLINOIS, COUNTY OF Rock Island

This record was acknowledged before me on the 15th day of January, 2025, by Becky Beard as Sr. AVP, Mortgage Servicing of Empeople Credit Union.



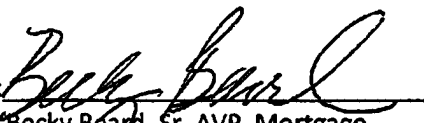
Valerie Louise Loy  
Signature of Notary Public

Prepared by & Return to: George Davis, P.O. Box 304, Dyersville, Iowa 52040-0304 Phone: 563-875-9112

### MORTGAGE HOLDERS ACKNOWLEDGMENT

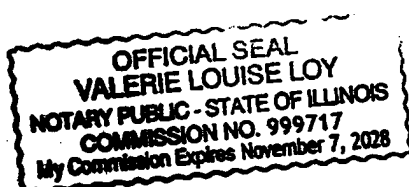
The Empeople Credit Union, State of Illinois, does hereby certify that the survey of Oakview Estates Subdivision of Lots 9 and 10, as shown by the Plat filed for record on November 7, 2024, in Book 2024, Page 2811, is made with our free consent and in accordance with our desire as mortgage holder of a portion of the premises described therein.

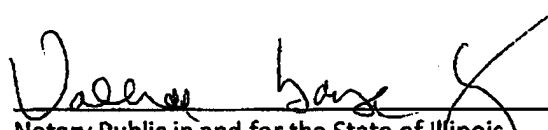
Empeople Credit Union

By:   
Becky Beard, Sr. AVP, Mortgage  
Servicing

STATE OF ILLINOIS )  
COUNTY OF Rockford ) SS:

On this 15th day of January, 2025, before me, the undersigned, a Notary Public in and for said State, personally appeared Becky Beard to me personally known, who being by me duly sworn, did said that she is the Sr. AVP, Mortgage Servicing of Empeople Credit Union executing the within and foregoing instrument, (that no seal has been procured by the Empeople Credit Union); that said instrument was signed on behalf of the Empeople Credit Union by authority of its Board of Directors and that Becky Beard as officer acknowledged the execution of the foregoing instrument to be the voluntary act and deed of Empeople Credit Union, by it and by them voluntarily executed.



  
Notary Public in and for the State of Illinois