

Recorded: 9/11/2025 at 8:03:34.0 AM  
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: 2440

**THE IOWA STATE BAR ASSOCIATION**  
**Mortgage Assumption and Release Agreement**  
**Recorders Cover Sheet**

**Preparer Information:** (name and complete address)

Jase H. Jensen, Howes Law Firm, P.C., 3200 37<sup>th</sup> Avenue SW, Cedar Rapids, Iowa 52404 (319)  
396-2410

**Return Document To:** (name and complete address)

Community Savings Bank, PO Box 77, Edgewood, IA 52042

**Grantors:**

Deana Marie Stanford f/k/a Deana Marie Ohl

**Grantees:**

Benjamin Lukas Ohl

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

## **MORTGAGE ASSUMPTION AND RELEASE AGREEMENT**

This assumption and release agreement is entered into among Community Savings Bank ("CSB") and Deana Marie Stanford f/k/a Deana Marie Ohl ("Deana") and Benjamin Lukas Ohl ("Benjamin"), collectively, the ("Parties").

### **RECITALS**

- A.** Deana and Benjamin purchased real estate located at 818 N Franklin St., Manchester, Iowa, in 2021 with Deed recorded November 1, 2021 in Volume 2021, Page 3818.
- B.** Deana and Benjamin gave CSB a Note and Mortgage against the real estate mentioned above.
- C.** The Mortgage was recorded November 1, 2021 in Volume 2021, Page 3819. Deana and Benjamin continue to owe CSB principal, interest, taxes, and insurance pursuant to the Note and Mortgage.
- D.** The marriage of Deana and Benjamin was dissolved in Delaware County Case No. CDDM008462. The property mentioned above was awarded to Deana. Benjamin has already issued a Quit Claim Deed to Deana.
- E.** Pursuant to the Stipulation and Decree Deana is obligated to remove Benjamin from any and all liability on the property and this agreement removes Benjamin from the mortgage and note mentioned herein.
- F.** The parties wish to keep Deana on the Mortgage and Note and remove Benjamin from the Mortgage and Note and to make an agreement to memorialize such agreement.

### **AGREEMENT**

- 1.** The recitals above are incorporated into this paragraph as if fully set forth herein.
- 2.** Deana shall remain on the Note and Mortgage and shall be completely liable for the Note and Mortgage and the real estate described herein. The Note and Mortgage shall remain in full force and effect against the real estate and Deana.
- 3.** Benjamin is removed from the Note and Mortgage and shall be held harmless therefrom.
- 4.** This writing contains the entire understanding of the parties and there are no representations, warranties, or guarantees outside this writing, and it may only be modified by a separate writing signed by all the parties. This agreement shall be governed by the laws of the State of Iowa and binding on successors and assigns.
- 5.** By signing below the parties acknowledge that they have read and understand this agreement and agree to be bound to it and are entering into it freely and voluntarily and with capacity and authority. The parties have had adequate opportunity to obtain independent legal counsel regarding this agreement before signing. This agreement may be signed in separate parts. In the event any provision is deemed null and void the remaining provisions shall remain in full force and effect.
- 6.** The parties agree to sign any and all documents to effectuate this agreement. A Memorandum of this agreement may be filed with the County Recorder. This agreement may be recorded by CSB.

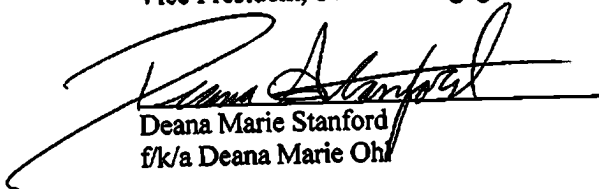
Wherefore, the parties agree to the terms and conditions of this agreement as evidenced by their signatures below.




Community Savings Bank

By: Jennifer Monk

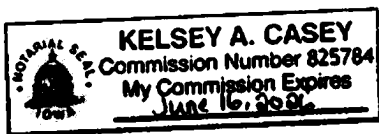
Vice President, Senior Mortgage Officer

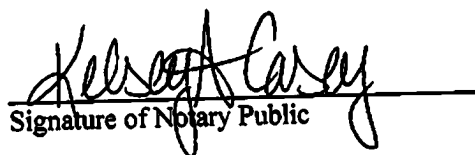
  
Deana Marie Stanford  
f/k/a Deana Marie Ohl

  
Benjamin Lukas Ohl

STATE OF IOWA, COUNTY OF Delaware ss:

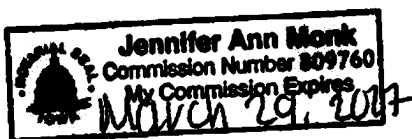
This record was acknowledged before me this 9th day of September, 2025, by Jennifer Monk, Vice President, Senior Mortgage Officer.

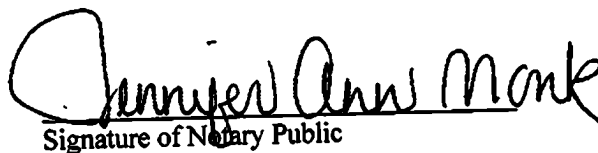


  
Signature of Notary Public

STATE OF IOWA, COUNTY OF Delaware ss:

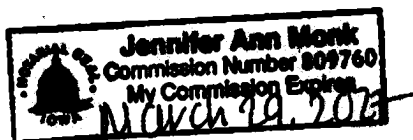
This record was acknowledged before me this 9th day of September, 2025, by Deana Marie Stanford f/k/a Deana Marie Ohl, a single person.

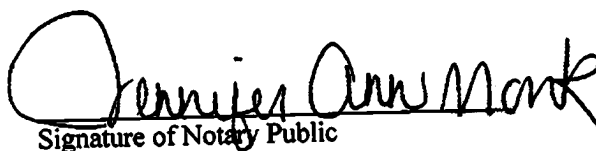


  
Signature of Notary Public

STATE OF IOWA, COUNTY OF Delaware ss:

This record was acknowledged before me this 9th day of September, 2025, by Benjamin Lukas Ohl, a single person.



  
Signature of Notary Public