

Recorded: 12/15/2025 at 8:07:42.0 AM
County Recording Fee: \$17.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$20.00
Revenue Tax: \$338.40
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2025 PG: 3399

WARRANTY DEED JOINT TENANCY
Recorder's Cover Sheet

Preparer Information: Steven E Carr, 117 S Franklin Street, PO Box 333, Manchester, IA 52057, Tel: 563-927-4164

Taxpayer Information: Robert and Dina Phoktzday, 516 Charlotte Street, Earlville, 52041

Return Document To: Robert and Dina Phoktzday, 516 Charlotte Street, Earlville, 52041

Grantors: Lori A. Sabers

Grantees: Robert Phoktzday and Dina Phoktzday

Legal Description: See Page 2

Document or instrument number of previously recorded documents:



WARRANTY DEED JOINT TENANCY

For the consideration of Two Hundred Twelve Thousand Dollar(s) and other valuable consideration, Lori A. Sabers, a single person, does hereby Convey to Robert Phoktzday and Dina Phoktzday, as a married couple as joint tenants with full rights of survivorship and not as tenants in common, the following described real estate in Delaware County, Iowa:

Lots One (1) and Two (2), Block Forty One (41), Earlville, formerly Nottingham, Iowa, according to plat recorded in Book I L.D., Page 346-347

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.

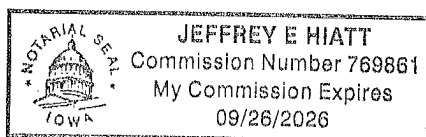
Words and phrases herein, including acknowledgment hereof, shall be construed as in the singular or plural number, and as masculine or feminine gender, according to the context.

Dated: December 12, 2025.

Lori A. Sabers, Grantor

STATE OF IOWA, COUNTY OF Dubuque

This record was acknowledged before me on December 12, 2025 by
Lori A. Sabers.


Signature of Notary Public