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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: 2026 PG: 147

**Preparer Information: Jase H Jensen, 3200 37th Avenue SW, Cedar Rapids, IA 52404
(319)396-2410**

Return document to: Community Savings Bank, PO Box 77, Edgewood IA 52042

Title of Document: Mortgage Assumption and Release Agreement

Grantor: Jessica L Aulwes

Grantee: Brad A Aulwes

MORTGAGE ASSUMPTION AND RELEASE AGREEMENT

This assumption and release agreement is entered into among Community Savings Bank ("CSB"), Brad A. Aulwes ("Brad"), and Jessica L. Aulwes ("Jessica"), collectively, the ("Parties").

RECITALS

- A.** Brad and Jessica purchased real estate located at 201 S Chestnut St., Edgewood, Iowa 52402 and legally described as:

LOT FIVE (5), SIX (6), SEVEN (7) AND EIGHT (8), AND THAT PART OF THE VACATED ALLEY ABUTTING THE EAST LINE OF LOTS SEVEN (7) AND EIGHT (8) AND THE WEST LINE OF LOTS FIVE (5) AND SIX (6), ALL IN BLOCK THREE (3), F.A. DENSMORE'S SECOND ADDITION TO EDGEWOOD, IOWA, ACCORDING TO PLAT RECORDED IN BOOK 1 PLATS, PAGE 113.
- B.** Brad and Jessica subsequently gave CSB a Note and Mortgage against the real estate. The Mortgage was recorded April 5, 2021 in Volume 2021, Page 1211.
- C.** The marriage of Brad and Jessica was dissolved by Decree entered December 23, 2025 in Delaware County Case No. CDDM008485. The real estate mentioned above was awarded to Jessica. Brad executed a Quit Claim Deed to Jessica, which was recorded. Jessica is to indemnify and hold Brad harmless from all obligations for the real estate.
- D.** The parties wish for Jessica to remain solely in title to the real estate and to keep the Note and Mortgage in full force in effect as to Jessica, but remove Brad from any and all liability as to the Note and Mortgage.
- E.** The parties 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.** Jessica 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 Jessica.
- 3.** Brad 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.

Crystal K Salow
Community Savings Bank
By: Crystal K. Salow, Mortgage Officer

Brad A. Aulwes
Brad A. Aulwes

Jessica L. Aulwes
Jessica L. Aulwes

STATE OF IOWA, COUNTY OF Delaware, ss:

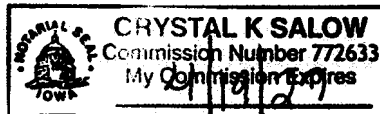
This record was acknowledged before me this 11th day of January, 2026, by Crystal K. Salow as Mortgage Officer of Community Savings Bank.



[Signature]
Signature of Notary Public

STATE OF IOWA, COUNTY OF Delaware, ss:

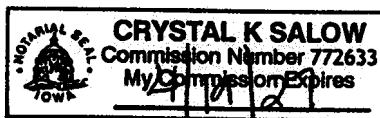
This record was acknowledged before me this 11th day of January, 2026, by Brad A. Aulwes, a single person.



Crystal K Salow
Signature of Notary Public

STATE OF IOWA, COUNTY OF Delaware, ss:

This record was acknowledged before me this 11th day of January, 2026, by Jessica L. Aulwes, a single person.



Crystal K Salow
Signature of Notary Public