

Recorded: 1/21/2026 at 10:04:49.0 AM
County Recording Fee: \$12.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$15.00
Revenue Tax: \$0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2026 PG: 149

Preparer Information: Scott M. O'Shea, O'Shea & O'Shea, PC, 1007 Longfellow Dr, Hiawatha, Iowa 52233, (319) 362-3640.
Return Document/Tax Statement: Ralph A. Cortez and Roberta R. Cortez, 20920 262nd St, Delhi, IA 52223

POWER OF ATTORNEY - SHORT FORM

The undersigned, Ralph A. Cortez, of Delaware County, Iowa, does hereby make, constitute and appoint my spouse, Roberta R. Cortez of Delaware County, Iowa, the undersigned's true and lawful Agent, with full right, power and authority to act for the undersigned and in the undersigned's name, place and stead with respect to the following:

To sign any and all documents relating to the financing of the following property, including but not limited to, any and all loan documents, promissory notes, mortgages, closing disclosure, amendments, and addendums regarding said property: 20920 262nd St, Delhi, IA 52223, legally described as:

LOT 31 AND 38 OF FREDDY'S BEACH ROAD 1ST ADDITION, COMPRISED OF GUADALCANAL AVENUE AND PART OF HONOLULU AVENUE OF CLAIR VIEW ACRES AT DELHI, IOWA, ACCORDING TO PLAT OF SURVEY RECORDED IN BOOK 2009, PAGE 3100, PART OF SECTIONS TWENTY-THREE (23) AND TWENTY-SIX (26), TOWNSHIP EIGHTY-EIGHT NORTH (T88N), RANGE FIVE WEST (R5W) OF THE FIFTH PRINCIPAL MERIDIAN, DELAWARE COUNTY, IOWA, SUBJECT TO EASEMENTS AND ROADWAYS OF RECORD; AND

LOT FIFTY-FIVE (55) OF "CLAIR-VIEW ACRES AT DELHI, IOWA" IN SECTIONS TWENTY-THREE (23) AND TWENTY-SIX (26), MILO TOWNSHIP, DELAWARE COUNTY, IOWA, ACCORDING TO PLATE RECORDED IN BOOK 2 PLATS, PAGE 200; ALSO ALL LAKE FRONTAGE RUNNING TO THE MIDDLE OF THE MAQUOKETA RIVER BED WITH REGARD TO SAID LOT FIFTY FIVE (55); AND PARCEL BB IN LOT 4 AND PARCEL CC IN LOT 5, ALL IN SUBDIVISION OF LOT 15 OF LOT 123 OF "CLAIR-VIEW ACRES AT DELHI, IOWA" SECTION 26 - T88N - R5W, DELAWARE COUNTY, IOWA, ACCORDING TO PLAT RECORDED IN BOOK 2002, PAGE 2568.

Giving and Granting unto said Agent the full power and authority to do and perform each and every act, deed, matter and thing whatsoever required and necessary to be done in and about the foregoing, as fully as the undersigned might or could do if personally present and acting. This Power of Attorney shall be governed by, construed, and interpreted in accordance with the laws of the State of Iowa.

The undersigned further directs that this Power of Attorney shall take effect immediately and shall be irrevocable unless and until such time as the undersigned's purchase of the above described property is

completed and the mortgage is recorded with the **Delaware County Recorder**. This Power of Attorney shall not be affected by my disability.

The undersigned does hereby authorize said Attorney-in-Fact to relinquish all rights of dower, homestead and distributive share in and to any real estate described herein in which the undersigned has an interest. This Power of Attorney shall be governed by, construed, and interpreted in accordance with the laws of the State of Iowa.

The undersigned does hereby authorize said Agent to relinquish all rights of dower, homestead and distributive share in and to any real estate described herein in which the undersigned has an interest.

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: JAN 13, 2026

Ralph A. Cortez

Ralph A. Cortez

STATE OF Iowa, COUNTY OF Linn, ss:

This record was acknowledged before me on January 13, 2026 by Ralph A. Cortez.

Notary Public in and for State of Iowa

