

Recorded: 2/17/2026 at 8:31:31.0 AM
County Recording Fee: \$7.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$10.00
Revenue Tax: \$0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2026 PG: 362

Document Prepared By:
Jennifer Zak/NTC, 2100 Alt. 19
North, Palm Harbor, FL 34683
(800)346-9152

When Recorded Return To:
Citizens Bank N.A.
C/O Nationwide Title Clearing, LLC
2100 Alt. 19 North
Palm Harbor, FL 34683



RELEASE OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, the holder of the mortgage hereinafter described, does hereby acknowledge that a certain mortgage bearing the date of 09/30/2022 made and executed by **LORI L. COLE AND MICHAEL W. COLE (grantor)** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR OHNWARD BANK & TRUST, ITS SUCCESSORS AND ASSIGNS (grantee)** and recorded in the records of the Office of the Recorder of **DELAWARE** County, State of **Iowa**, in **Book 2022 and Page 2960**, recorded on 10/03/2022 is redeemed, paid off, satisfied and discharged in full.

Dated this 06th day of February in the year 2026
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR OHNWARD BANK & TRUST, ITS SUCCESSORS AND ASSIGNS

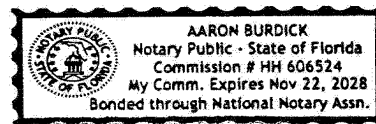
KOSTADINA EISELE
VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

STATE OF FLORIDA
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization on this 06th day of February in the year 2026, by Kostadina Eisele as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR OHNWARD BANK & TRUST, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

AARON BURDICK
COMM EXPIRES: 11/22/2028



CITRC 449770002 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) FULL SERVICE MIN
100809100000119312 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026
DOCR T062602-12:27:03 [C-1] ERCNIA1



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