

Recorded: 3/19/2026 at 2:16:22.0 PM
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: 654

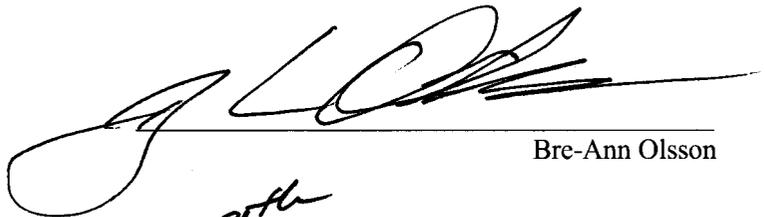
AFFIDAVIT EXPLANATORY OF TITLE

Prepared by and return to: Charles P. Augustine, Klatt Law Firm, 531 Commercial, Ste 250, Waterloo, IA 50701
(319) 232-3304
TSC#254460

STATE OF IOWA, COUNTY OF BLACK HAWK. ss:

I, Bre-Ann Olsson, first being duly sworn on oath, do depose and state as follows:

1. I am familiar with one certain mortgage executed by from Joshua McCraney and Devon Gardner to MERS, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, dated August 29, 2025, and filed September 8, 2025, in Book 2025 Page 2415, securing the sum of \$238,598.00, which mortgage encumbers real estate legally described as **Lot 1 of McCarren Place Subdivision; in the Southwest Quarter of the Southeast Quarter Section 28, Township 89 North, Range 5 West of the 5th P.M., City of Manchester, Delaware County, Iowa, according to plat recorded in Book 2023, Page 2298** (hereinafter the "Real Estate").
2. I have determined that said Joshua McCraney and Devon Gardner were both unmarried at the time of their execution and delivery of said mortgage.


Bre-Ann Olsson

Subscribed and sworn to before me on this 19th day of March, 2026, by Bre-Ann Olsson.




Notary Public in and for said State