

Recorded: 4/15/2026 at 12:11:36.0 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: 899

**Prepared by & returned to:**  
Commercial/Ag Dept. - Tracy L Fonck  
101 E. Main St., PO Box 588  
Manchester, IA 52057  
(563)927-4475

### SATISFACTION OF MORTGAGE

Know all Men by these Presents:

That Farmers & Merchants Savings Bank of Delaware County of Manchester, Iowa does hereby certify that a certain Real Estate Mortgage bearing date of the 20th of March, 2020 made and executed by, Ralph D. Nieman and Reva C. Nieman, Husband and Wife, recorded in the Office of the Recorder of the County of Delaware, Iowa, on the 23rd day of March, 2020 in Book 2020 Page 777, Real Estate Mortgages, has been redeemed, fully paid, satisfied and discharged; and the said recorder is hereby authorized to satisfy the same of record.

Signed and executed this 14th day of April, 2026

Farmers & Merchants Savings Bank

BY: *Katie Hubbard*  
Katie Hubbard, Assistant Vice President  
& Board Secretary

BY: *Tirzah Wedewer*  
Tirzah Wedewer, Executive Vice President &  
Chief Financial Officer



State of Iowa Delaware County, ss:

On this 14th day of April, 2026 before me, Tracy L Fonck, a Notary Public in and for the County of Delaware, State of Iowa, appeared Katie Hubbard and Tirzah Wedewer to me known, who being by me duly sworn, did say that Katie Hubbard is the Assistant Vice President/Board Secretary, and Tirzah Wedewer is the Executive Vice President and Chief Financial Officer of the Farmers & Merchants Savings Bank, a corporation located at Manchester, Iowa, and that the seal affixed to the said instrument is the corporate seal of the said corporation, and that said instrument was by them signed and sealed in behalf of said corporation by authority of its Board of Directors, and said Katie Hubbard and Tirzah Wedewer acknowledged the execution of this instrument to be the voluntary act and deed of the said corporation, by them voluntarily executed.

Witness my hand and notary seal, the day and year last above written.

*Tracy L Fonck*

Notary Public in and for Delaware County, Iowa

