

Recorded: 7/14/2026 at 8:38:49.0 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: 1927

Prepared by & returned to:
Mortgage Dept. - Kristin Koeppen
200 1st Street SW
Cedar Rapids, IA 52404
319-366-8681

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 30th day of August 2016, made and executed by Keith A Kramer and Sheryl A Kramer, Husband & Wife, recorded in the Office of the Recorder of the County of Delaware, Iowa, on the 9th day of September 2016 in Book 2016 Page 2420, 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 13th day of July 2026

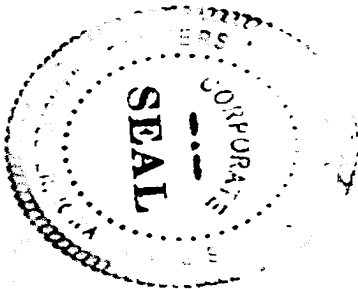
Farmers & Merchants Savings Bank

BY:


Spencer Goettsch, Vice President

BY:

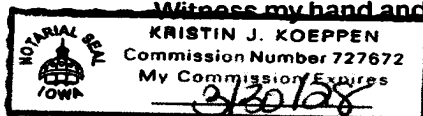

Rich Loy, Assistant Vice President

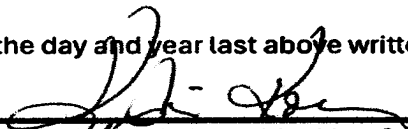


State of Iowa Linn County, ss:

On this 13th day of July 2026 before me, Kristin Koeppen, a Notary Public in and for the County of Linn, State of Iowa, appeared Spencer Goettsch and Rich Loy to me known, who being by me duly sworn, did say that Spencer Goettsch is Vice President and Rich Loy is Assistant Vice President of the Farmers & Merchants Savings Bank, a corporation located in 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 Spencer Goettsch and Rich Loy acknowledged the execution for 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.




Notary Public in and for Linn County, Iowa

Ln # 99162135