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Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Prepared by: Andrew J. Seyfer
Bradley & Riley PC
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Return to/Address tax statement: John R. Culver and Jean L. Culver, 26317 212th Ave, Delhi, IA 52223

TRUSTEE WARRANTY DEED
(Inter Vivos Trust)

For the consideration of Ten Dollars and other valuable consideration, JOHN R. CULVER, TRUSTEE OF THE JOHN R. CULVER TRUST, and JEAN L. CULVER, TRUSTEE OF THE JEAN L. CULVER TRUST, do hereby convey a life estate to JOHN R. CULVER and JEAN L. CULVER, husband and wife, and the remainder interest to MARK A. CULVER, in the following described real estate in Delaware County, Iowa:

See Exhibit "A" attached

together with all easements and servient estates appurtenant thereto, and subject to covenants, easements, and restrictions of record.

Grantors do hereby covenant with Grantee, and successors in interest, that Grantors hold the real estate by title in fee simple; that Grantors have good and lawful authority to sell and convey the real estate; that the real estate is free and clear of all liens and encumbrances except as may be above stated; and Grantors covenant to warrant and defend the real estate against lawful claims of all persons, except as may be above stated.

Grantors further warrant to the Grantee all of the following: That the trust pursuant to which the transfer is made is duly executed and in existence; that to the knowledge of the Grantors the person creating the trust was under no disability or infirmity at the time the trust was created; that the transfer by the trustees to the Grantee is effective and rightful; and that the trustees know of no facts or legal claims which might impair the validity of the trust or the validity of the transfer.

This deed is exempt from Transfer Tax and from filing a Declaration of Value and Groundwater Hazard Statement pursuant to Iowa Code Section 428A.2(21).

Words and phrases herein, including acknowledgment hereof, shall be construed as in the singular or plural number, according to the context.

Dated: September 18, 2020.

JOHN R. CULVER TRUST

By: John R. Culver, Trustee
JOHN R. CULVER, Trustee

Dated: September 18, 2020.

JEAN L. CULVER TRUST

By: Jean L. Culver, trustee
JEAN L. CULVER, Trustee

STATE OF IOWA, COUNTY OF LINN, ss.

This instrument was acknowledged before me on September 18, 2020, by JOHN R. CULVER, Trustee of the JOHN R. CULVER TRUST.

Notary Public in and for said state
(print name) Andrew J. Seyfer

STATE OF IOWA, COUNTY OF LINN, ss.

This instrument was acknowledged before me on September 18, 2020, by JEAN L. CULVER, Trustee of the JEAN L. CULVER TRUST.

Notary Public in and for said state
(print name) Andrew J. Seyfer



EXHIBIT "A"

LOT 12 OF STONE'S FIRST ADDITION TO DELAWARE COUNTY, IOWA, ACCORDING TO PLAT RECORDED IN BOOK 2, PAGE 90, SAME BEING A PART OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 25, TOWNSHIP 88 NORTH, RANGE 5 WEST OF THE 5TH P.M., DELAWARE COUNTY, IOWA; TOGETHER WITH SERVIENT EASEMENTS AND ESTATES AND SUBJECT TO COVENANTS, EASEMENTS AND RESTRICTIONS OF RECORD AND FURTHER SUBJECT TO AN UNDERLYING MORTGAGE ON THE REAL ESTATE.

AND

ALL LAKE FRONTAGE RUNNING TO THE MIDDLE OF THE MAQUOKETA RIVER BED WITH REGARD TO THE FOLLOWING DESCRIBED REAL ESTATE: LOT 12 OF STONE'S FIRST ADDITION TO DELAWARE COUNTY, IOWA, ACCORDING TO PLAT RECORDED IN BOOK 2, PAGE 90, SAME BEING A PART OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 25, TOWNSHIP 88 NORTH, RANGE 5 WEST OF THE 5TH P.M., DELAWARE COUNTY, IOWA.

THIS DEED IS SUBJECT TO THE FOLLOWING COVENANTS: 1. SAME IS SUBJECT TO THE EXISTING FLOOD PLAIN RIGHTS AND THE GRANTEES SHALL HOLD THE GRANTORS HARMLESS WITH REGARD TO FLOODING OF THE PROPERTY CONVEYED. 2. GRANTEES AND THEIR SUCCESSORS ARE RESTRICTED FROM CHANGING OR ALTERING LAKE FRONTAGE WITHOUT WRITTEN PERMISSION OF LAKE DELHI RECREATION ASSOCIATION, INC.