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Prepared by: Julie Brecht, American Trust & Savings Bank, 895 Town Clock Plaza, Dubuque, IA 52001, 319-582-1841

RELEASE OF MORTGAGE

The American Trust & Savings Bank of Dubuque, Iowa hereby certifies that a certain mortgage dated the 13th day of April, 1995, executed by Robert B. Hoeger and Kathleen J. Hoeger, husband and wife, Instrument #123-2769, Book 37, Page 237, Records of Delaware County, Iowa, which said mortgage having been paid in full, is hereby released this 02nd day of June, 1997.

American Trust & Savings Bank of Dubuque, Iowa

By _____
Frederick D. White, Vice President

By _____
Thomas D. Goric, Jr., Vice President

STATE OF IOWA)
DUBUQUE COUNTY) ss.

On this 02nd day of June, 1997 before me, a Notary Public of Iowa in and for Dubuque County, appeared Frederick D. White and Thomas D. Goric, Jr. to me personally known who, being by me duly sworn, did say that they are the Vice President and Vice President respectively, of the American Trust & Savings Bank of Dubuque, Iowa and that the seal affixed to the foregoing instrument is the corporate seal of said bank, and that the foregoing instrument was signed and sealed in behalf of said Bank by authority of its board of directors, and said Frederick D. White and Thomas D. Goric, Jr. acknowledged said instrument to be the voluntary act and deed of said Bank.

Expires: 03/12/2000

_____ Commission
Julie L. Brecht Notary Public in and or said County

JULIE L. BRECHT
MY COMMISSION EXPIRES
3-12-2000

DATE 6-4-97 BOOK 44 PAGE 155