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Prepared by: American Trust & Savings Bank, Sheila Tegeler, P.O. Box 307., Dyersville, IA 52040
(319)582-6350

RELEASE OF MORTGAGE

The American Trust & Savings Bank, of Dubuque, Iowa, hereby certifies that a certain mortgage dated the 21st day of June, 19 96 executed by Brian J. Kramer and Maribeth E. Kramer, Husband and Wife and recorded in Book 130, Page(s) 182, Instrument No. _____, of the Mortgage Records of Delaware County, State of Iowa which said mortgage having been paid in full, is hereby released this 22nd day of September, A.D., 19 97.

American Trust & Savings Bank

By: _____ SVP
D.C. Willenbring, Senior Vice President

By: _____ VP
Linus R. Kuboushek, Vice President

State of Iowa)
County of Dubuque)ss.

On this 22nd day of September, 19 97, before me, a Notary Public of Iowa in and for Dubuque County, appeared D.C. Willenbring and Linus R. Kuboushek, to me personally known who, being by me duly sworn, did say that they are the Senior 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 on behalf of said Bank by authority of its board of directors and said D.C. Willenbring and Linus R. Kuboushek acknowledged said instrument to be the voluntary act and deed of said bank.

Sheila M. Tegeler
Notary Public in and for said County

My Commission Expires:

SHEILA M. TEGELER
MY COMMISSION EXPIRES
7-20-98

DATE 9-24-97 BOOK 136 PAGE 94