'97 DEC 16 AM 10:07

Name, Address & Phone No. of Preparer: Avco Financial Services Inc 3626 Kimball Ave Waterloo, Ia 319 235-2466

SATISFACTION OF MORTGAGE

AVCO FINANCIAL SERVICES OF DENISON, INC., an Iowa corporation, hereby acknowledges that full payment has been made of a certain mortgage, bearing date of the Twenty Second day of September, 19 95, made and executed by Ralph L Kephart & Carol A Kephart to AVCO FINANCIAL SERVICES OF DENISON, INC. and recorded in the records of Delaware County, Iowa, in Volume/Book 127, Page/Document No. 233, on the Thirty First day of October, 19 95, and hereby discharges the same from record.

Signed this 19th day of November, 19 97.

AVCO FINANCIAL SERVICES OF DENISON, INC.

By _____
Signature

Carl G Stigdon
Print Name

Attorney In Fact

STATE OF Iowa)
) ss.
COUNTY OF Delaware)

On November, 1997, before me, the undersigned, a Notary Public in and for said State, personally appeared Carl G Stigdon, known to me to be the person whose name is subscribed to the within instrument as the Attorney In Fact OF AVCO FINANCIAL SERVICES OF DENISON, INC. and acknowledged to me that (s)he subscribed the name of AVCO FINANCIAL SERVICES OF DENISON, INC. thereto as principal and his (her) own name as Attorney In Fact.

WITNESS my hand and official seal.

KARI L. HAYES
MY COMMISSION EXPIRES
11/20/00

_____
Notary Public

14-0557 (Rev. 1-96) IA

DATE 12-16-97 BOOK 132 PAGE 134