AMERICAN TRUST & SAV. BANK
P.O. BOX 307
DYERSVILLE, IA. 52040

DELAWARE COUNTY IOWA
FILED
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DEBBIE LYON
DELAWARE COUNTY RECORDER
20.00

Prepared by: American Trust & Savings, Judy Rapp, 895 Main Street, Dubuque, IA 52001
(563) 582-1841, Ext. 253.

RELEASE OF MORTGAGE

The American Trust & Savings Bank, of Dubuque, Iowa, hereby certifies that a certain Mortgage dated the 4th day of October 2001 executed by Brian J Kramer and Maribeth E Kramer, husband and wife, recorded in book 2001 on page no. 3888 of the Mortgage Records of Delaware County, State of Iowa, which said Mortgage having been paid in full, is hereby released this 28th day of December 2001.

American Trust & Savings Bank

By _____
Thomas Goric, Jr., Vice President

_____
Frederick D. White, Vice President

STATE OF IOWA, }
DUBUQUE COUNTY } ss.

On this 28th day of December 2001 before me, a Notary Public of Iowa in and for Dubuque County, appeared Thomas Goric, Jr., and Frederick D. White, 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 Thomas Goric, Jr., and Frederick D. White, acknowledged said instrument to be the voluntary act and deed of said Bank.

DUBUQUE IOWA

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Judy A. Rapp, Notary Public in and For said County

Commission Expires 03/01/03

JUDY A. RAPP
Commission Number 702004
My Commission Expires 03-01-03