DELAWARE COUNTY IOWA
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DELAWARE CO. AUDITOR

PREPARED BY: LINDA A BESSEY, COMMUNITY SAVINGS BANK
PO BOX 77, EDGEWOOD IA 52042 563-928-6425

RELEASE OF REAL ESTATE MORTGAGE

The undersigned, the present owner(s) of the mortgage hereinafter described, do acknowledge that a certain mortgage bearing date of the 23RD day of JANUARY A.D. 1997, made and executed by WILLIAM S KARKOW AND LOUAINE K KARKOW to Community Savings Bank and recorded in the records of the County of DELAWARE, State of Iowa, Book 133, Page 88, File No. 291-2227, on the 24TH day of JANUARY A.D.1997, is hereby released.

Dated this 11TH day of JULY 2002.

Community Savings Bank By:

Steven A. Brady, President and CEO

Jacqueline A. Johnson, Executive Vice President

CORPORATE

STATE OF IOWA, DELAWARE COUNTY. SS

On this 11TH day of July, A.D. 2002, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Steven A. Brady and Jacqueline A. Johnson to me personally known, who being by me duly sworn, did say that they are the President and CEO and Executive Vice President respectively, of said corporation; that the seal affixed thereto is the seal of said corporation; that said instrument was signed and sealed on behalf of said corporation by authority of its Board of Directors and that the said Steven A. Brady and Jacqueline A. Johnson as such officers, acknowledged the execution of said instrument to be the voluntary act and deed of said corporation, by it and by them voluntarily executed.

Regina R. Seloover, Notary Public in and forSaidState

REGINA R. SELOOVER
Commission Number 196498
My Commission Expires
05/18/04