DELAWARE COUNTY IOWA
FILED
2002 OCT 11 AM 9:09
BOOK 2002 PAGE 3714
DEBORAH L. PEYTON
DELAWARE CO. RECORDER
6.00

DISCHARGE OF MORTGAGE

Prepared by and return to:
(X) CitiFinancial, Inc.
4618 University Ave.
Cedar Falls, IA 50613
(319) 266-6281

Know All Men By These Presents, That
CitiFinancial, Inc. F/K/A Associates Financial Services Comp., Inc. ("Mortgagee")
does hereby certify, that a certain Mortgage bearing the date of 7/13/98 and made and executed by
RAYMOND MCDOWELL AND JOYCE MCDOWELL and recorded in the office of the
Recorder of DELAWARE County in Book 49, Page 109 on JULY 20,
1998 is paid and satisfied; and Mortgagee does hereby consent that the same may be discharged of record.

Witness the hand and seal of Mortgagee by its duly authorized officer this 11TH day of OCTOBER,
2002.

WITNESS:

Brad Lalk

CitiFinancial, Inc. F/K/A Associates Financial Services Comp., Inc. (Mortgagee)

By: Craig J. Ross

Name/Title: Craig J. Ross - Branch Manager

CitiFinancial, Inc. CORPORATE SEAL 1990 IOWA

STATE OF Iowa }
COUNTY OF Black Hawk } SS.

On this 11TH day of OCTOBER, 2002, before me personally appeared the above named
Brad Lalk, Craig J. Ross, and acknowledged having prepared and executed the foregoing instrument as the free act and deed of Mortgagee.

AMY LAUNSTEIN
Commission Number 197043
My Commission Expires

Amy Launstein Notary Public

My Commission Expires: 06/18/04

IA 29715-5 9/99