DELAWARE COUNTY IOWA
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BOOK 2004 PAGE 3113
DEBORAH L. PEYTON
DELAWARE CO. RECORDER
12.00

THIS SPACE FOR RECORDER'S USE ONLY

DISCHARGE OF MORTGAGE

Specific Power of Attorney (Attachment)

(TO BE FILED IN REAL ESTATE RECORDS)

TITLE OF DOCUMENT

RECORDING REQUESTED BY:

D. SCOTT HEINEMAN, TRUSTEE

WHEN RECORDED MAIL TO:

D. SCOTT HEINEMAN, TRUSTEE
c/o 32108 ALVARADO BLVD., #381
UNION CITY, CA 94587

THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION (Govt. Code 27361.6)

RECORDING REQUESTED BY

The Undersigned

AND WHEN RECORDED MAIL THIS NOTICE TO:

D. SCOTT HEINEMAN, TRUSTEE
c/o 32108 Alvarado Blvd., #381
UNION CITY, CA 94587

SPACE ABOVE THIS LINE FOR RECORDER'S USE

A.P.N./ P.I.N.: 180240000500

DISCHARGE OF MORTGAGE

CARL R. BOCKENSTEDT AND LESLIE L. BOCKENSTEDT, HUSBAND AND WIFE, Borrowers, with an address of 1946 332ND AVENUE DYERSVILLE, IOWA 52040-8704, the sole owners and holders of a mortgage dated April 22, 2003, in the amount of $272,000.00, and executed by AMERICAN TRUST AND SAVINGS BANK., lender, with an address of 895 MAIN STREET DUBUQUE, IA 52004-0938 which mortgage was recorded by AMERICAN TRUST AND SAVINGS BANK, 895 MAIN STREET DUBUQUE, IA 52004-0938 on May 1, 2003, does hereby:

1. Certify that the above mortgage and the debt secured by such mortgage are fully paid, satisfied and discharged, and that the mortgage is fully and forever released from the property described therein;

2. Release to the person or persons legally entitled thereto all right, title and interest that the undersigned may have acquired in and to the property by reason of such mortgage; and

3. Authorize and direct the Register of Deeds of said county to discharge and cancel the mortgage of record recorded in BOOK 2003, PAGE 2069.

IN WITNESS WHEREOF, this Discharge of Mortgage is executed under seal on July 28, 2004.

Executed in the presence of:

AMERICAN TRUST AND SAVINGS BANK-
AMERICAN TRUST AND SAVINGS BANK- D. SCOTT HEINEMAN
BENEFICIARY-Attorney-in-Fact (SEE ATTACHMENT)
Signature fixed in accordance with UCC §§ 1-201(39), 3-401(b)(ii)

STATE OF CALIFORNIA)
) SS
COUNTY OF ALAMEDA)

On August 5th, 2004, before me, JENNIFER C HOLTZER a Notary Public of Alameda County California, personally appeared, D SCOTT Heineman, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me the He executed the same in His authorized capacity, and that by His signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and notarial seal, this 5th day of August, 2004

My commission expires: 4/20/2008

Jennifer C Holtzer
Notary Public

JENNIFER C. HOLTZER
Commission # 1484690
Notary Public - California
Alameda County
My Comm. Expires Apr 20, 2008

SPECIFIC POWER OF ATTORNEY

The Undersigned, AMERICAN TRUST AND SAVINGS BANK, hereinafter "AMERICAN TRUST," residing 895 MAIN STREET, DUBUQUE, IOWA 52004-0938, hereby appoints D. Scott Heineman of 32108 Alvarado Blvd. #381, Union City, CA 94587, as AMERICAN TRUST'S Attorney-in-Fact, hereinafter "Agent."

If Agent is unable to serve for any reason, AMERICAN TRUST designates Kurt F. Johnson, of 32108 Alvarado Blvd. #381, Union City, CA 94587 as the Undersigned's successor Agent.

This Specific Power of Attorney is a self-executing agreement with AMERICAN TRUST'S signature affixed in accordance with UCC 3-401(b)(ii). Authority is to be assumed upon proof of proper notice and AMERICAN TRUST'S non-response default. Such action is to be construed as an endorsement of intent.

My Agent shall have full power and authority to act on my behalf. This power and authority shall authorize my Agent to manage and conduct all of my affairs and to exercise all of my legal rights and powers, including all rights and powers that I may acquire in the future. My Agent's powers shall include, but not be limited to:

1. To prepare and record all necessary documents for proper reconveyance to the current trustors, CARL R. BOCKENSTEDT AND LESLIE L. BOCKENSTEDT, which reconveyance may include, but is not limited to: CERTIFICATE OF DISCHARGE, FULL RECONVEYANCE, SUBSTITUTION OF TRUSTEE, ASSIGNMENT OF NOTE AND/OR DEED, for that certain property recorded on May 1, 2003, the South one-half (S1/2) of the Southeast Quarter (SE1/4) of the Northwest Quarter (NW1/4) of Section Twenty Four (24), Township Eighty Nine (89) North, Range Three (3), West of the Fifth Principal Meridian.
2. To prepare and record any and all necessary documents with the Secretary of State and County Recorder in DELAWARE County specifically related to that certain said property recorded on May 1, 2003, in accordance with the terms of the contract including, but not limited to: NOTICE OF DEFAULT, DEFAULT JUDGMENT, SUBSTITUTION OF TRUSTEE, FULL RECONVEYANCE, POSSESSORY LIEN, MECHANIC'S LIEN, ARTISAN LIEN, SUBORDINATION AGREEMENT, RECISION OF DEFAULT.
3. To prepare and record any and all necessary documents to amend, append, correct, or repair any and all derogatory credit reports made against TRUSTOR/RESPONDENT, on behalf of AMERICAN TRUST, which includes, but not be limited to: all credit reporting agencies, all credit service bureau's, and/or all credit reporting organizations, either public or private.

Agent shall not be liable for any loss resulting from a judgment error made in good faith. However, Agent shall be liable for willful misconduct, and likewise for failure to act in good faith while acting under authority of this Specific Power of Attorney.

AMERICAN TRUST authorizes Agent to indemnify and hold harmless any third party who accepts and acts under this document.

Agent is entitled to reasonable compensation for any and all services provided while acting in authorized capacity as agent of AMERICAN TRUST. Agent is entitled to reimbursement of all reasonable expenses incurred in connection with this Power of Attorney.

Agent shall provide an accounting for all funds handled and all acts performed while acting in authorized capacity as agent of AMERICAN TRUST if AMERICAN TRUST, or any authorized personal representative or fiduciary of AMERICAN TRUST, so requests.

This Specific Power of Attorney is effective July 28, 2004, and is not affected by AMERICAN TRUST'S disability or lack of mental competence, except as may otherwise be provided by applicable statute. This Specific Power of Attorney shall continue in effect for sixty (60) days from effective date, i.e. until September 28, 2004. This Specific Power of Attorney may be voided by AMERICAN TRUST, or Agent, through the proper filing of reconveyance documents at the Office of the County Recorder on or before the active date. An additional sixty (60) days is granted to Agent to cure any matters that may arise out of any action taken under this Specific Power of Attorney. The number of extensions of "an additional sixty (60) days" needed to settle any and all matters arising thereinafter is not set and is at the sole discretion of Agent.

(apply wet-ink signature next to 'Company' name below, or signature now affixed will serve as proper endorsement)

AMERICAN TRUST AND SAVINGS BANK
[Signature affixed in accordance with UCC §§ 1-201(39), 3-401(b)(ii)]

/ Attorney-in-Fact/ Agent

Witness

STATE OF CALIFORNIA)
) ss
COUNTY OF ALAMEDA)

ACKNOWLEDGEMENT

On August 5th, 2004, before me, JENNIFER C HOLTZER a Notary Public of Alameda County California, personally appeared, D SCOTT Heineman, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me the He executed the same in His authorized capacity, and that by His signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and notarial seal, this 5th day of August, 2004

My commission expires: 4/20/2008

Jennifer C. Holtzer
Notary Public

JENNIFER C. HOLTZER
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