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✓ Document 2005 807 Type 05 03 Pages 1
Date 3/09/2005 Time 2:50 PM
Rec Amt $7.00

DEBORAH L. PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

LuAnn McQuillen 101 E. Main St. Manchester, IA 52057 (563)927-4475

SATISFACTION OF MORTGAGE

Know all Men by these Presents:

That Farmers & Merchants Savings Bank of Delaware County of Manchester, Iowa does hereby certify that a certain Real Estate Mortgage bearing date of the 22nd day of October, 2003, made and executed by Lawrence J. Kremer & Joanne C. Kremer, husband & wife, and recorded in the Office of the Recorder of the County of Delaware, Iowa, on the 27th day of October, 2003, in Book 2003 of Real Estate Mortgages, on Page 5150, has been redeemed, fully paid, satisfied and discharged; and the said recorder is hereby authorized to satisfy the same of record.

Signed and executed this 9th day of March, 2005

Farmers & Merchants Savings Bank

BY: Teresa Greve
Teresa Greve, Vice President

BY: Diane C. Hammell
Diane C. Hammell, CFO & Cashier

State of Iowa Delaware County, ss:

On this 9th day of March, 2005 before me, LuAnn McQuillen, a Notary Public in and for the County of Delaware, State of Iowa, appeared Teresa Greve and Diane C. Hammell to me known, who being by me duly sworn, did say that Teresa Greve is the Vice President and Diane C. Hammell is the Chief Financial Officer and Cashier of the Farmers & Merchants Savings Bank, a corporation located at Manchester, Iowa, and that the seal affixed to the said instrument is the corporate seal of the said corporation, and that said instrument was by them signed and sealed in behalf of said corporation by authority of its Board of Directors, and said Teresa Greve and Diane C. Hammell acknowledged the execution of this instrument to be the voluntary act and deed of the said corporation, by them voluntarily executed.

Witness my hand and notarial seal, the day and year last above written.

Luann McQuillen
COMMISSION NUMBER 144089
My Commission Expires 7-30-2005

LuAnn McQuillen
Notary Public in and for Delaware County, Iowa