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DEBORAH L. PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Prepared by and return to:
Rosemary Drees, F&M Bank PO Box 588 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 21st day of June, 2004, made and executed by Keith A. Kramer & Sheryl A. Kramer, Husband & Wife, and recorded in the Office of the Recorder of the County of Delaware, Iowa, on the 29th day of June, 2004, in Book 2004 and Page 2395 of Real Estate Mortgages, 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 18th day of July, 2005

Farmers & Merchants Savings Bank

BY: Eric C. Anderson EVP
Eric C. Anderson, Executive Vice President

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

State of Iowa Delaware County, ss:

On this 18th day of July, 2005, before me, Rosemary Drees, a Notary Public in and for the County of Delaware, State of Iowa, appeared Eric C. Anderson and Diane C. Hammell to me known, who being by me duly sworn, did say that Eric C. Anderson is the Executive Vice President and Diane C. Hammell is the CFO & 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 Eric C. Anderson and I 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.

Rosemary Drees
Notary Public in and for Delaware County, Iowa
Rosemary Drees

NOTARIAL SEAL IOWA
Rosemary Drees
COMMISSION NUMBER 144070
My Commission Expires
7/30/08