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DEBORAH L. PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Prepared by and return to: American Trust & Savings, Dawn M. Danielson, PO Box 938, 895 Main Street, Dubuque, IA 52004-0938 (563) 582-1841.

RELEASE OF MORTGAGE

Grantor: American Trust & Savings Bank
Grantee: Brian J. Kramer and Maribeth E. Kramer, Husband and Wife

The American Trust & Savings Bank hereby certifies that a certain mortgage dated the 21st day of December 2001 executed by Brian J. Kramer and Maribeth E. Kramer, Husband and Wife as Book #2002, page 25 in the Records of Delaware County, State of Iowa said mortgage having been paid in full, is hereby released this 24th of March 2003.

American Trust & Savings Bank

By _____
Gary J. Keleher, Vice President

By _____
Frederick D. White, Vice President

STATE OF IOWA,
DUBUQUE COUNTY

On this 24th day of March 2003, before me, a Notary Public of Iowa in and for Dubuque County, appeared Gary J. Keleher and Frederick D. White personally known who, being by me duly sworn, did say that they are the Vice President and Vice President respectively, of the American Trust & Savings Bank, that no seal is affixed thereto; and that the foregoing instrument was signed in behalf of said Bank by authority of its board of directors, and said Gary J. Keleher and Frederick D. White acknowledged said instrument to be the voluntary act and deed of said Bank.

_____
Dawn M. Danielson, Notary Public in and for said County
Comm Expires 11/04/2005

DAWN M. DANIELSON
Commission Number 199242
My Commission Expires