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DEBORAH L. PEYTON, RECORDER/REGISTRA
DELAWARE COUNTY IOWA

Prepared by & return to: Laurie Wiskus Citizens State Bank 1218 West Main St, Manchester, IA 52057 563-927-8019

SATISFACTION OF HOUSING ASSISTANCE PROGRAM LOAN AGREEMENT – FORGIVABLE MORTGAGE AND FORGIVABLE PROMISSORY NOTE

The Mortgagee is the holder of a Forgivable Mortgage and Forgivable Promissory Note dated January 30, 1998, which was recorded on February 3, 1998, in the office of the County Recorder for Delaware County, Iowa, and is indexed as Book 47 Page 37. This Mortgage was executed by Stephen D and Janet E Dudak, (Mortgagor) in favor of Citizens State Bank, f/k/a Peoples State Bank as Mortgagee. The Mortgage having been complied with, the indebtedness having been fully paid, and the purposes of the Mortgage having been fully satisfied, Mortgagee releases the Mortgage stated above.

Citizens State Bank, f/k/a Peoples State Bank

Dated: September 14, 2005

by: Audrey G. Savage

State of Iowa
County of Delaware ss:

On this 14th day of September, 2005, before me, a Notary Public in the State of Iowa, personally appeared **Audrey G. Savage**, to me personally known, who being by me duly sworn or affirmed did say that person is **President** of said corporation, that the seal affixed to said instrument is the seal of said corporation and that said instrument was signed and sealed on behalf of the said corporation by authority of its board of directors and the said **Audrey G. Savage** acknowledged the execution of said instrument to be the voluntary act and deed of said corporation by it voluntarily executed.

My commission expires:
2-25-06

Debra A. Ratzlaff
Notary Public in State of Iowa

DEBRA ANN RATZLAFF
Commission Number 146337
My Comm. Exp. 2-25-06