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DEBORAH L. PEYTON, RECORDER/REGISTRA
DELAWARE COUNTY IOWA

Prepared by and Return to:
Daphne Coulter
The Mortgage Service Center – Mail Stop SV03
4001 Leaden Hall Road
Mt. Laurel, NJ 08054
1-800-449-8767

Loan 0022439780

RELEASE OF REAL ESTATE MORTGAGE

STATE OF IOWA

Know all Men by These Presents: That the undersigned, the present owner(s) of the mortgage hereinafter described, do hereby acknowledge that a certain mortgage bearing date of 05/05/2003, made an executed by TIMOTHY M MONTGOMERY / PEGGY L MONTGOMERY / / to PHH MORTGAGE SERVICES and Recorded in the records of the office of the Recorder of the County of DELAWARE State of Iowa, in Book 2003 of Page 2578 or Document Number . on 05/29/2003 is redeemed, paid off, satisfied and discharged in full.

Words and phrases herein, including acknowledgement hereof, shall be construed as in the singular or plural number, and as masculine, feminine or neuter gender, according to the content.

Dated this 13 day of October, 2006

PHH MORTGAGE CORPORATION FKA PHH MORTGAGE SERVICES

BY: _____
MICHELLE C. ELIZARDO-YOUNG ASSISTANT VICE PRESIDENT

BY: _____
BARBARA WILSON ASSISTANT SECRETARY

CORPORATE
STATE OF NEW JERSEY, BURLINGTON COUNTY ss:

On this 13 day of October, A.D., 2006, before me the undersigned, a Notary Public in and for said County, in said State, personally appeared MICHELLE C. ELIZARDO-YOUNG and BARBARA WILSON, to me personally known, who being by me duly sworn, did say that they are the ASSISTANT VICE PRESIDENT and ASSISTANT SECRETARY respectively, of said corporation, that corporation; that said instrument was signed and sealed on (the seal affixed thereto is the seal of said) behalf of said corporation by authority of its Board of Directors; and that said MICHELLE C. ELIZARDO-YOUNG and BARBARA WILSON, as such officers, acknowledged the execution of said instrument to be the voluntary act and deed of said corporation by it and by them voluntarily executed.

Michelle Lee Cannon
Notary Public of New Jersey
My Commission Expires May 18, 2010

_____
MICHELLE LEE CANNON Notary Public in and for said County

INDIVIDUAL
STATE OF , County ss:

On this day of , A.D. , before me the undersigned, Notary Public in and for said County, in said State, personally appeared to me known to be the identical persons named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

_____

_____ Notary Public in and for said County