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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Prepared By: Vasumathi Gangarappo 1-800-449-8767
Mortgage Service Center **4001 Leadenhall Road, MS SV03 Mt. Laurel, New Jersey USA 08054-5452**
RETURN TO: US Recordings 2925 Country Drive, St. Paul, MN 55117

Satisfaction of Mortgage

Dated: **July 12, 2007**

Loan#: **0030612907**
Invoice#: **E0826196**

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 **June 16, 2005** , made and executed by **CHRIS CALDWELL** to **PHH MORTGAGE SERVICES** recorded **Delaware** County, **Iowa,** and filed for record **June 23, 2005** as Document Number **2005 2172** in Mortgage Book **2005** Page **2172** for Loan Amount of **$52250.00** 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. **PHH MORTGAGE SERVICES**

STATE OF **Minnesota**)
COUNTY OF **Ramsey**) SS

PHH MORTGAGE CORPORATION f.k.a. PHH MORTGAGE SERVICES

#473344-NBC

By _____
Sandy Kinnunen, Assistant Secretary

On **July 12, 2007** before me, the undersigned, a **Notary Public** in and for said State personally appeared **Sandy Kinnunen** the **Assistant Secretary** , of **PHH MORTGAGE CORPORATION f.k.a. PHH MORTGAGE SERVICES,** personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that s/he executed the same in his/her authorized capacity, and that by his/her signature on the instrument the entity upon behalf of which the person acted, executed the instrument. WITNESS my hand and official seal.

_____
Mary Xiong, Notary Public
My Commission Expires: **January 31, 2010**

MARY XIONG
Notary Public-Minnesota
My Commission Expires Jan 31, 2010