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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

XCHG

Prepared by and return to:
LuAnn McQuillen, 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 the date of the 10th day of June, 2008, made and executed by Keith A. Kramer & Sheryl A Kramer, Husband & Wife, recorded in the Office of the Recorder of the County of Delaware, Iowa, on the 16th day of June, 2008, in Book 2008, Page 1917 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 4th day of February, 2009

Farmers & Merchants Savings Bank

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

BY: Teresa Greve V.P.
Teresa Greve, Vice President

State of Iowa Delaware County, ss:

On this 4th day of February, 2009, before me, LuAnn McQuillen, a Notary Public in and for the County of Delaware, State of Iowa, appeared Eric C. Anderson and Teresa Greve to me known, who being by me duly sworn, did say that Eric C. Anderson is the Executive Vice President and Teresa Greve is the Vice President 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 Teresa Greve 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.

Luann McQuillen
COMMISSION NUMBER 144089
My Commission Expires
7-30-2011

LuAnn McQuillen
Notary Public in and for Delaware County, Iowa