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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Prepared By:
Payoff Department-Mindy Nelson
Iowa Bankers Mortgage Corporation
8800 NW 62nd Ave, PO Box 6220
Johnston, IA 50131
515-286-2957 or 1-800-532-1423 ext 2957
E-mail address: mnelson@iowabankers.com

Return in enclosed envelope to:
Payoff Department-Mindy Nelson
Iowa Bankers Mortgage Corporation
8800 NW 62nd Ave, PO Box 6220
Johnston, IA 50131

Satisfaction of Mortgage

State of IOWA

Lenders Loan Number: 925973
MIN: 10034450000925973-2 MERS Phone: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS that Mortgage Electronic Registration Systems, Inc., as nominee for the beneficial owner, whose address is P.O. Box 2026, Flint MI 48501-2026, holder of a certain mortgage, whose parties, dates and recording information are below, does hereby acknowledge that the beneficial owner has received full payment and satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said mortgage January 28, 2009.

County & State: Delaware County, Iowa

Date Recorded/Filed: July 18, 2005

Recording/Filing Data: Book 2005 Page 2473

Date of Mortgage: July 12, 2005

Mortgagor (borrower): Keith A Kramer and Sheryl A Kramer, husband and wife

Mortgagee: Mortgage Electronic Registration Systems, Inc.

IN WITNESS WHEREOF, the said Mortgage Electronic Registration Systems, Inc., by the officer duly authorized, has duly executed the foregoing instrument on January 29, 2009.

Mortgage Electronic Registration Systems, Inc.

Angela Shanks, Assistant Vice President

STATE OF IOWA
COUNTY OF POLK

On January 29, 2009 before me appeared Angela Shanks personally known to me to be the Assistant Vice President of Mortgage Electronic Registration Systems, Inc., who resides at P.O. Box 2026, Flint, MI 48501-2026, the corporation described in and which executed the foregoing instrument; that he knows the seal of said corporation; that the seal affixed to the said instrument is such corporation seal; that it was so affixed to said instrument is such corporation seal; that it was so affixed by order of the board of directors of said corporation, and that he signed his name thereto by like order.

In witness whereof I hereunto set my hand and official seal.

Mindy Nelson, Notary Public, State of Iowa

MINDY NELSON
Commission Number 751493
My Commission Expires
February 28, 2011