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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

**Prepared By:**
**Payoff Department –Debi Cline**
**Iowa Bankers Mortgage Corporation**
**8800 NW 62nd Ave, PO Box 6220**
**Johnston, IA 50131**
**515-286-4227 or 1-800-532-1423 ext 4227**
**Email address: dcline@iowabankers.com**

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

# Satisfaction of Mortgage

**State of IOWA**

Lenders Loan Number: 4417792
MIN: 100344500044177923 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 September 24, 2010.

**County & State: Delaware County, Iowa**

**Date Recorded/Filed: February 20, 2009**

**Recording/Filing Data: Book 2009 Page 684**

**Date of Mortgage: January 23, 2009**

**Mortgagor (borrower): Keith A Kramer and Sherry 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 September 27, 2010.

**Mortgage Electronic Registration Systems, Inc.**

Angela Shanks, Assistant Vice President

**STATE OF IOWA**
**COUNTY OF POLK**

On September 27, 2010, 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 an official seal.

Mindy Nelson
Iowa Notarial Seal
Commission number 751493
My Commission Expires 02/28/2011