Prepared By: Cynthia Bowles 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
MIN: $100020000191713548 \quad$ Loan\#: 0019171354

MERS Phone: 1-888-679-6377
Invoice\#: E1092857
Dated: July 10, 2008
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 August 7, 2002, made and executed by TROY D HAVENER / VICTORIA HAVENER to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) as nominee for PHH MORTGAGE SERVICES recorded Madison County, lowa, and filed for record August 8, 2002 as Document Number 003882 in Mortgage Book 2002 Page 3882 for Loan Amount of $\mathbf{\$ 2 2 9 5 0 0 . 0 0}$ 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. MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) as nominee for PHH MORTGAGE SERVICES


On July 10, 2008 before me, the undersigned, a Notary Public in and for said State personally appeared Lisa Spurbeck the Assistant Secretary, of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) as nominee for PHH MORTGAGE SERVICES, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that $\mathrm{s} / \mathrm{he}$ 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.


US Recordinge


