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MICKI UTSLER RECORDER MADISON COUNTY, IOWA

RETURN TO:

FIRST FEDERAL SAVINGS BANK OF CRESTON, F.S.B. / 301 N. PINE ST. / CRESTON, IA 50801 / 515-782-8482

Prepared by: CANDI TANNER

SATISFACTION PIECE

KNOW ALL MEN BY THESE PRESENTS:

The undersigned, the present owner(s) of the mortgage hereinafter described, do hereby acknowledge that a certain mortgage bearing date of the 1st day of September, 1994, made and executed by Phillip J. Smith and Karen R. Smith, Husband and Wife, to First Federal Savings and Loan Association of Creston, and Recorded in the records of the office of the Recorder of the County of Madison, State of Iowa, Book 173 Page 723 on the 1st day of September, 1994, is redeemed, paid off, satisfied and discharged in full.

Dated this 16th day of November, 2000.

ATTEST MONTH C TENNE

Marlin E. Neisemier, Vice President

(SEAL)

STATE OF ICWA, COUNTY OF UNION

First Federal Savings Bank of Creston, F. S. B.

Gary L. Davis, Presiden

On this 16th Lay of November, 2000, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Gary L. Davis and Vice President and Vice President expectively, of said corporation; that the affixed seal hereto is the seal of said corporation; that said instrument was signed and sealed on behalf of said corporation by authority of its Board of Directors; and that the said Gary L. Davis and Marlin E. Neisemier as such officers, acknowledged the execution of said instrument to be the voluntary act and deed of said corporation, by it and by them voluntarily executed.

WITNESS my official signature and seal of office at Creston, Iowa, the day and year last above written.

TY O. ROGERS
MY COMMISSION EXPIRES
7-24-01

y O. Dogers, Notary Public