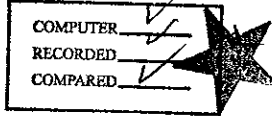


MICHELLE "MICKI" UTSLER, COUNTY RECORDER  
MADISON IOWA



Prepared By: Jessica Gardner, DITECH.COM 3451 HAMMOND AVENUE, WATERLOO, IA 50702

Return By Mail To:  
AMY LOVIG  
1402 JUNIPER TRAIL  
EARLHAM, IA 50072



**SATISFACTION OF MORTGAGE**

Ditech.com #:8126281588 "LOVIG" Clarke, Iowa PIF: 09/19/2003  
MERS #: 100037506546572208 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS that Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation DBA DiTech.com) 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 it has received full payment and satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said Mortgage.

Original Grantor: AMY LOVIG AND RICHARD LOVIG  
Original Grantee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, GMAC MORTGAGE CORPORATION DBA DITECH.COM)  
Dated: 07/15/2003 Recorded: 10/09/2003 in Book/Reel/Liber: 2003 Page/Folio: 6101 in the records of the County Recorder of ~~Clarke~~ State of Iowa  
*MADISON*

Property Address: 1402 JUNIPER TRAIL, EARLHAM, IA 50072

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed as a free act and deed the foregoing instrument.

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation DBA DiTech.com)  
On August 30th, 2004

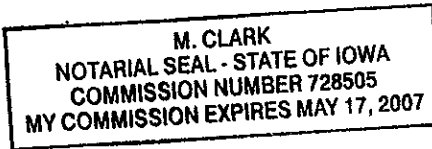
By:   
Christie Bouchard, Assistant Secretary

STATE OF Iowa  
COUNTY OF Black Hawk

On August 30th, 2004, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Christie Bouchard, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

M. CLARK  
Notary Expires: 05/17/2007 #728505



(This area for notarial seal)

*E/* Iowa Realty  
3501 Westown Pkwy  
WDM IA 50266-9787