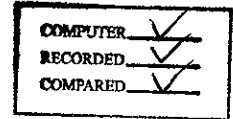


Document 2005 1380

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MICHELLE "MICKI" UTSLER, COUNTY RECORDER  
MADISON IOWA



This document was prepared by:  
RUBY MATLOCK-COOPER  
HFC  
577 LAMONT RD  
ELMHURST, IL 60126  
Phone: (630)617-7897

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**RELEASE OF REAL ESTATE MORTGAGE**

THIS CERTIFIES, that a certain Mortgage made and executed by CHARLES J NICHOLL, JODI M NICHOLL to BENEFICIAL IOWA INC on the 10 day of May, 2004, and recorded in Mortgage Record Number 2004 2378 Book 2004 Page 2378 the Register's Office of MADISON County, State of Iowa, has been fully paid and satisfied and the same is hereby released.

WITNESS the hand of said Mortgagee this March 22, 2005.

BENEFICIAL IOWA INC

By

*Ruby Matlock-Cooper*  
RUBY MATLOCK-COOPER

VICE PRESIDENT

Admin. Services Division

STATE OF ILLINOIS  
COUNTY OF Cook

I, Valirie J. Bryant, a Notary Public in and for said County, in the State aforesaid, do hereby certify that RUBY MATLOCK-COOPER, personally known to me to be the Officer of BENEFICIAL IOWA INC and personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that as such Officer signed and delivered the said instrument as Officer of said corporation as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this March 22, 2005.

*Valirie J. Bryant*  
Valirie J. Bryant Notary Public

RETURN TO:

HFC

577 LAMONT RD, P.O. Box 8635  
ELMHURST, IL 60126-9942

