RELEASE OF MORTGAGE

Known All Men By These Presents:

That COMMERCIAL FEDERAL BANK of the County of Polk and State of Iowa do hereby acknowledge that a certain Mortgage, bearing a date of **April 22, 2002,** made and executed by **R. ALLAN BYWATERS AND CHERYL A. BYWATERS to COMMERCIAL FEDERAL BANK** and recorded in the office of the Recorder of the County of **Madison**, State of Iowa in **BOOK 2002** at **PAGE 1974** on the 25th **DAY OF April, 2002,** and modified by a Loan Modification Agreement dated **August 1, 2002,** and recorded in the office of the Recorder of the County of **Madison**, State of Iowa in **BOOK 2002** at **PAGE 3838** on the 7TH **DAY OF August, 2002,** is redeemed, paid off, satisfied and discharged in full.

Dated the 28TH **DAY OF OCTOBER, 2002.**

COMMERCIAL FEDERAL BANK
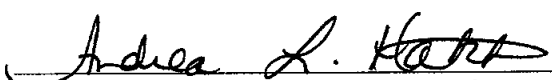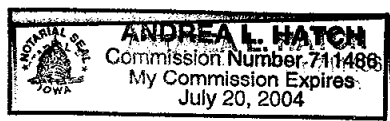
NO SEAL

Jason D. Meredith, Construction Loan Officer

STATE OF IOWA   CORPORATE CERTIFICATE OF ACKNOWLEDGEMENT
COUNTY OF POLK

On this 28TH **DAY OF OCTOBER, 2002,** before me, a Notary Public in and for Polk County, State of Iowa, personally appeared Jason D. Meredith, to me personally known, who being by me duly sworn did say that the said Jason D. Meredith is Construction Loan Officer of Commercial Federal Bank, a corporation duly organized and existing and that no seal has been procured by said corporation.

That the said instrument was signed and executed in behalf of said corporation by authority of its board of directors, and the said Jason D. Meredith acknowledged the said instrument and the execution thereof to be the voluntary act and deed of said Corporation by him voluntarily executed.

Notary Public in and for the State of Iowa

ANDREA L. HATCH
Commission Number 711488
My Commission Expires
July 20, 2004