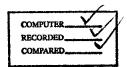


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MICKI UTSLER RECORDER MADISON COUNTY, IOWA



Prepared By: PAULA DECAMPO, 7467 NEW RIDGE ROAD, HANOVER, MD 21076 800-898-1265

Return By Mail To: /KAREN SPARROW CITICORP TRUST BANK, FSB 7467 NEW RIDGE ROAD HANOVER, MD 21076

Satisfaction of Mortgage

CITICORP TRUST BANK, FSB #:2435321 "OWENS" Madison, lowa KNOW ALL MEN BY THESE PRESENTS that CITICORP TRUST BANK, FSB FORMERLY KNOWN AS TRAVELERS BANK & TRUST, FSB whose address is 7467 NEW RIDGE ROAD, HANOVER, MD 21076 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: GEORGE T. OWENS AND VALERIE J. OWENS, HUSBAND AND WIFE

Original Grantee: TRAVELERS BANK & TRUST, FSB

Dated: 08/27/2001 Recorded: 08/29/2001 in Book/Reel/Liber: 2001 Page/Folio: 3848 as Instrument No.: NA in the

records of the County Recorder of Madison State of Iowa

Property Address: 2517 CARVER ROAD, WINTERSET, IA 50273

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

CITICORP TRUST BANK, FSB FORMERLY KNOWN AS TRAVELERS BANK & TRUST, FSB On September 18th, 2002

A. R. HELFRICH, Assist Vice-President

STATE OF Maryland **COUNTY OF Anne Arundel**

On September 18th, 2002, before me, MICHELLE WEST-HARGROVE, a Notary Public in and for Anne Arundel in the State of Maryland, personally appeared A. R. HELFRICH, Assistant Vice-President, 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) WANDAD TO acted, executed the instrument. GONUAN 3W

AH-18-

WITNESS my hand and official seal,

wheleedost there MICHELLE WEST-HARGROVE Notary Expires: 02/23/2003

(This area for notarial seal)