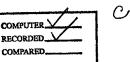


REC \$ 5 AUD \$ R.M.F. \$ 100

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MICKI UTSLER RECORDER MADISON COUNTY, IOWA

PREPARED BY: T.D. Service Company, 1820 E. First St., Suite 300 Santa Ana, CA 92705 714/543-8372 DAMEION LEWIS

Loan#: 0009298167

RLS#: 1527117



RELEASE OF MORTGAGE/DEED OF TRUST

KNOW ALL MEN BY THESE PRESENTS: That the undersigned for and in consideration of the payment of indebtedness secured and the cancellation of all the notes thereby secured and the sum of one dollar, the receipt whereof is hereby acknowledged, does hereby remise, release, satisfy, convey and quit claim unto: KEVIN P. CLARKE, A SINGLE PERSON, heirs, legal representatives, successors and/or assignees, and assigns all right, title, interest, claim, or demand whatsoever it may have acquired in, through or by a certain Mortgage/Deed of Trust bearing the date FEBRUARY 14, 1997, and filed for the record in the County Recorder of MADISON, State of IOWA, as Instrument No. 2177, in Book No. 186, at Page No. 830 on FEBRUARY 14, 1997.

IN TESTIMONY WHEREOF, the said, PHH MORTGAGE SERVICES CORPORATION, has caused these presents to be signed by its Assistant Vice President, Dated: OCTOBER 15, 2002

PHH MORTGAGE SERVICES CORPORATION

W. GOMEZ

Rv:

Rhonda . Crofford, Assistant Vice President

WITNESS:

(Name):

(Name):

State of <u>CALIFORNIA</u>
County of <u>ORANGE</u>

<u>KIVIA</u> /

On OCTOBER 15, 2002, before me, Nancy A. Van Vooren, personally appeared Rhonda J. Crofford, 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(ies) and that by his/her/their signature(s) 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.

(Notary Name): Nancy A. Van Vooren

Recording Requested By: T.D. SERVICE COMPANY

And When Recorded Mail To: T.D. Service Company 1820 E. First St., Suite 300 Santa Ana, CA 92705



M. Reveles