

REC \$ 5.00
AUD \$ _____
R.M.F. \$ 1.00

FILED NO. 001996
BOOK 2003 PAGE 1996
2003 APR -8 PH 3: 39

COMPUTER
RECORDED
COMPARED

MICKI UTSLER
RECORDER
MADISON COUNTY, IOWA

Prepared By: SUSAN TANDOI, 301 LIPPINCOTT DRIVE, MARLTON, NJ 08053 800-461-8643

Return By Mail To:
RACHEL KNEE
EQUITY ONE, INC
301 LIPPINCOTT DRIVE
MARLTON, NJ 08053



Satisfaction of Mortgage

Equity One #:126805 "GIBBONS" Lender ID:94/00000000000000126805 Madison, Iowa
KNOW ALL MEN BY THESE PRESENTS that POPULAR FINANCIAL SERVICES, LLC whose address is 301 LIPPINCOTT DRIVE, MARLTON, NJ 08053 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: DAVID GIBBONS AND JACKI R GIBBONS HUSBAND AND WIFE AS JOINT TENANTS
Original Grantee: HEARTHSIDE LENDING CORP
Dated: 08/20/2001 Recorded: 08/31/2001 in Book/Reel/Liber: 2001 Page/Folio: 3910 as Instrument No.: 003910 in the records of the County Recorder of Madison State of Iowa

Property Address: 3382 NATURE LANE, MURRAY, IA 50174

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

POPULAR FINANCIAL SERVICES, LLC
On March 21st, 2003

By: _____
JOHN N. COOKE, Vice-President

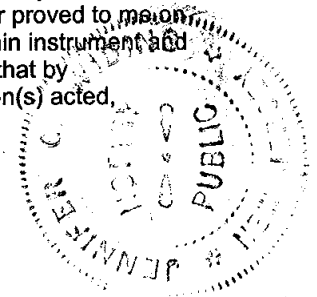
STATE OF New Jersey
COUNTY OF Gloucester

On March 21st, 2003, before me, JENNIFER C. WIDING, a Notary Public in and for Gloucester County, in the State of New Jersey, personally appeared JOHN N. COOKE, 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) acted, executed the instrument.

WITNESS my hand and official seal,

JENNIFER C. WIDING
Notary Expires: 07/18/2006

JENNIFER C. WIDING
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/18/2006



(This area for notarial seal)