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MICHELLE "MICKI" UTSLER, COUNTY RECORDER
 MADISON IOWA

MICHELLE "MICKI" UTSLER, COUNTY RECORDER
 MADISON IOWA

***PLEASE REFILE WITH THE MORTGAGES

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MCA ^{VE} *Earlham Savings Bank*
 7300 Lake Drive
 West Des Moines, Ia 50266-9973
 LOAN# 1592000428
 MIN: 100063415920004282 MERS Phones: 1-888-679-6377

This form was prepared by: D. Porter, Earlham Savings Bank, 7300 Lake Drive, West Des Moines, Iowa 50266, (515) 223-4753

ASSIGNMENT OF MORTGAGE

For Value Received, The Earlham Savings Bank, the undersigned holder of a Mortgage (herein "Assignor") whose address is 7300 Lake Drive, West Des Moines, Iowa 50266, does hereby grant, sell, assign, transfer and convey, unto **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., its successors and assigns PO Box 2026, Flint, Michigan 48501-2026** all its right, title and interest in and to a certain mortgage dated April 13, 2005, made and executed by Toby J. Cozad and Lucy J. Cozad, husband and wife, to and in favor of Assignor upon the following described property situated in Madison County, State of IOWA;

LOT TWO (2) OF PRAIRIE RIDGE ESTATES LOCATED IN THE NORTH HALF (1/2) OF THE NORTHEAST QUARTER (1/4), SOUTHWEST QUARTER (1/4) OF THE NORTHEAST QUARTER (1/4), AND THE NORTHEAST QUARTER (1/4) OF THE NORTHWEST QUARTER (1/4) OF SECTION TWENTY (20), TOWNSHIP SEVENTY-SEVEN (77) NORTH, RANGE TWENTY-SEVEN (27) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA, TOGETHER WITH THE UNDIVIDED PERCENTAGE INTEREST IN THE GENERAL COMMON ELEMENTS AS SET FORTH IN THE DECLARATION OF ASSOCIATION OF PRAIRIE RIDGE ESTATES ASSOCIATION FILED IN BOOK 2002, PAGE 2126 OF THE MADISON COUNTY RECORDER'S OFFICE;

MCA

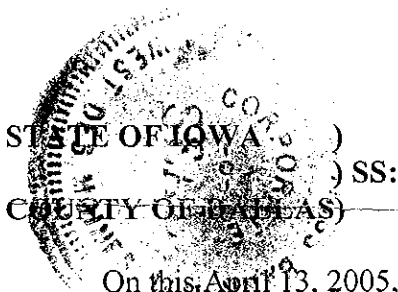
such Mortgage having been given to secure payment of \$125,000.00 which Mortgage is of record in Book, Volume, or Liber No. 2005 * at page 1664 (or as No. _____ of the County Records of Madison County, State of IOWA, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successors and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on April 13, 2005.

Earlham Savings Bank

By Diane L. Porter
 Diane L. Porter, Loan Officer



On this, April 13, 2005, before me, a Notary Public in and for Polk County, Iowa, personally appeared Diane L. Porter, to me duly sworn, did say that she is the Loan Officer of Earlham Savings Bank and that the seal affixed to said instrument is the seal of Earlham Savings Bank by authority of its Board of Directors and said Loan Officer acknowledged the execution of said instrument to be the voluntary act and deed of said Corporation by it voluntarily executed.

BETTY L. HALSTED
 Commission Number 157329
 My Commission Expires
 10-24-05

Betty L. Halsted
 Notary Public in and for the State of Iowa
 My Commission Expires:

* Re-recorded in Book 2005, at Page 2259