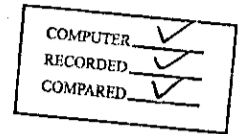


MICHELLE "MICKI" UTSLER, COUNTY RECO
MADISON IOWA



Prepared By: Patti K Miller, VERDUGO TRUSTEE SERVICE CORPORATION PO BOX 9443,
GAITHERSBURG, MD 20898-9443 1-800-777-1708

Return By Mail To:
CAROL L SANDBERG
423 W JEFFERSON ST
WINTERSET, IA 31618



SATISFACTION OF MORTGAGE

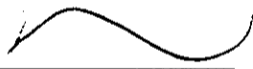
Network Branch #:1501180138107 "SANDBERG" Madison, Iowa PIF: 08/12/2005
KNOW ALL MEN BY THESE PRESENTS that CITIFINANCIAL, INC. whose address is 5280
CORPORATE DRIVE, FREDERICK, MD 21703 holder of a certain Mortgage, whose parties, dates and
recording information are below, does hereby acknowledge that it has received full payment and
satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said Mortgage.

Original Grantor: TRACY H SANDBERG AND CAROL L SANDBERG , HUSBAND AND WIFE
Original Grantee: CITIFINANCIAL, INC.
Dated: 10/11/2002 Recorded: 10/14/2002 in Book/Reel/Liber: 2002 Page/Folio: 5036 as Instrument No.:
005036 in the records of the County Recorder of Madison State of Iowa

Property Address: 423 W JEFFERSON ST, WINTERSET, IA 50273-1618

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

CITIFINANCIAL, INC.
On August 24th, 2005

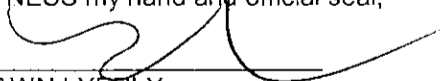
By: 
MERHL GIBSON, Vice-President

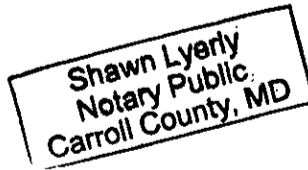


STATE OF Maryland
COUNTY OF Carroll

On August 24th, 2005, before me, SHAWN LYERLY, a Notary Public in and for Carroll County in the State
of Maryland, personally appeared MERHL GIBSON, 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,


SHAWN LYERLY
Notary Expires: 10/06/2008



(This area for notarial seal)