



MICHELLE UTSLER, COUNTY RECORDER
MADISON IOWA

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Prepared by and RETURN TO: Matthew J. White, Title Guaranty Division, Iowa Finance Authority,
200 East Grand Ave, Suite 350, Des Moines, IA 50309 : telephone (800) 843-0201

~~Title of Document: Certificate of Release of Mortgage~~
 Grantor: Title Guaranty Division of the Iowa Finance Authority
 Grantee: Jennifer L. Carney; Rodney J. Carney
 Releases Mortgage filed: 4/22/2003 in Book 2003, Page 2302

CERTIFICATE OF RELEASE OF MORTGAGE

The Title Guaranty Division, Iowa Finance Authority, finds that:

1. This certificate of release is executed and recorded pursuant to the authority granted the Title Guaranty Division, Iowa Finance Authority, in Iowa Code §16.92 and rules issued thereunder.
2. The original principal amount of the mortgage was \$500,000.00 or less.
3. The person executing the Certificate of Release is a duly authorized officer or employee of the Title Guaranty Division, Iowa Finance Authority.
4. The mortgage was paid in full in by someone other than the real estate lender or closer requesting the certificate or by the real estate lender or closer under a previous transaction.
5. The Title Guaranty Division sent a notice by certified mail to the last known address of the mortgage servicer of its intention to execute and record a certificate of release pursuant to Iowa Code §16.92, and that at least 30 days have elapsed from the date notice was sent.
6. The Title Guaranty Division has not received written notification of any reason satisfactory to the Division why the Certificate of Release should not be executed and recorded.
7. Pursuant to the authority vested in the Title Guaranty Division, Iowa Finance Authority, the mortgage described as follows is declared to be satisfied and released:

The original principal amount of the mortgage: \$108,000.00

The name and last known mailing address of mortgage servicer:

Decision One Mortgage Company, L.L.C.
6060 J.A. Jones Drive
Charlotte, NC 28287

Loan number, if known: 2280030439890

Name of mortgagor(s): Jennifer L. Carney and
Rodney J. Carney

Name of original mortgagee (lender):

Mortgage Electronic Registration Systems, Inc. (MERS), solely as
nominee for Decision One Mortgage Company, L.L.C.

Date of the original mortgage: 04/22/2003

Recording date of original mortgage: 04/22/2003

Recording information of original mortgage: Book 2003, Page 2302

~~County: Madison~~

IN WITNESS WHEREOF, Title Guaranty Division of the Iowa Finance Authority, an agency of the State of Iowa pursuant to Iowa Code Chapter 16, has caused this Certificate of Release to be executed by a duly authorized officer or employee of the division and its Corporate Seal to be hereunto affixed on August 11, 2006.

Title Guaranty Division, Iowa Finance Authority

By:

Name: Matthew J. White

Title: Deputy Director



This instrument was acknowledged before me on August 11, 2006 by Matthew J. White as Deputy Director of the Title Guaranty Division, Iowa Finance Authority

Judy L. Peterson



NOTARY PUBLIC in and for said State