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MICHELLE UTSLEN
RECORDER
MADISON COUNTY, IOWA

Prepared, Submitted by and Return to:
Payoff Department - JANICE E PRIGGE Phone: (515) 286-2943
IOWA BANKERS MORTGAGE CORPORATION
418 6th Ave., Suite 230
Des Moines, Iowa 50309

Know All Men by These Presents:

That IOWA BANKERS MORTGAGE CORPORATION of the County of POLK and State of IOWA do hereby acknowledge that a certain mortgage bearing date of the 28TH day of MARCH, A.D. 1997, made and executed by:

PHILLIP TODD MORRIS AND CHRISTIE S. MORRIS, HUSBAND AND WIFE

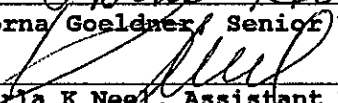
to EARLHAM SAVINGS BANK AS ASSIGNED TO IBMC 3/28/97 on the following described Real Estate in MADISON County, State of IOWA, and Recorded in the records in the office of the Recorder of Deeds of the County of MADISON, State of IOWA in:

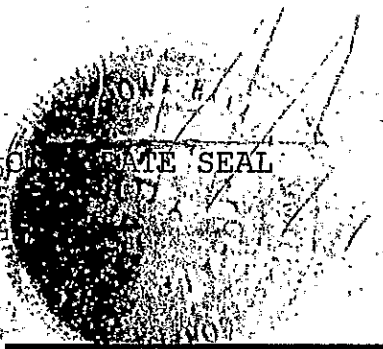
Book/Roll/Liber/Instrument #187, page/image # 613 on the 28TH, day of MARCH, A.D. 1997, at 12:43 o'clock PM, is redeemed, paid off, satisfied and discharged in full

Dated the 7TH day of JANUARY, A.D. 1999.

IOWA BANKERS MORTGAGE CORPORATION


Lorna Goeldner, Senior Vice President


Karla K Neel, Assistant Vice President



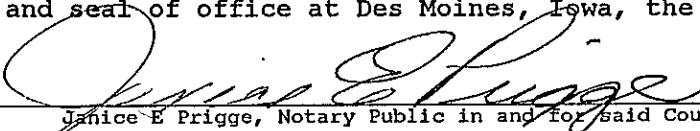
CORPORATE CERTIFICATE OF ACKNOWLEDGMENT

STATE OF IOWA
COUNTY OF POLK,

On this the 7TH day of JANUARY A.D. 1999, before me, Janice E Prigge, a Notary Public in and for the County of POLK, State of IOWA. Personally appeared Lorna Goeldner and Karla K. Neel to me personally known. Who being by me severally duly sworn did severally say that the said Lorna Goeldner is Senior Vice President and the said Karla K. Neel is Assistant Vice President of IOWA BANKERS MORTGAGE CORPORATION. A Corporation duly organized and existing that the seal affixed to instrument is the seal of said corporation.

That the instrument was signed, sealed and executed in behalf of said corporation by authority of its board of directors. The said Lorna Goeldner and Karla K. Neel acknowledged the said instrument and the execution thereof to be the voluntary act and deed of said Corporation by each of them voluntarily executed.

WITNESS my official signature and seal of office at Des Moines, Iowa, the day and year Written above.


Janice E Prigge, Notary Public in and for said County and State
MY COMMISSION EXPIRES _____

