FILED NO 001826

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1999 NOV -4 AM 11: 21

RETURN TO:

Travelers Service Center

Attn: Christina M. Hendershot Po 4 7467 New Ridge Road, Suite 200

Hanover, MD 21076

CHELLE UTSLER

INSTRUMENT PREPARED BY:

Christina M. Hendershot, 7467 New Ridge Road, Suite 200, Hanover, MD 21076 2103333

DISCHARGE OF MORTGAGE

Place of Record:

Madison County, Iowa

Date of Mortgage:

June 23, 1997

Recorded on:

June 25, 1997, in Book 189, in Page 635, as Document Number 3658

Date Mortgage Satisfied: August 3, 1999

Name(s) of Mortgagor/Grantor(s): Jeffrey E Hayes Sr AND Cindy S Hayes, Husband and Wife

Date of Note: Face Amount of Note: June 23, 1997 \$105,260.03

Original Mortgagee:

Commercial Credit Corporation now known as CitiFinancial, Inc.

Legal Description

See Attached Legal

The Mortgagee does hereby certify that the above-mentioned note secured by the above-mentioned Mortgage has been paid in full and satisfied and the lien therein created and retained is hereby released.

We request that this Discharge be recorded and that the above referenced Mortgage be released and discharged of record. Witness the hand of the Mortgagee's duly authorized officer on October 11, 1999.

Commercial Credit Corporation now known as CitiFinancial, Inc

Assistant Vice President

Witness:

State of Maryland, County of Anne Arundel

I, Claudette M. Colletti, a Notary Public in and for theoresaid county and state due hereby certify that Marrianne Kovac, Assistant Vice President of Commercial Credit Corporation now known as CitiFinancial, Inc., personally came before me this day and acknowledged having prepared and executed the foregoing instrument as the free act and deed of the Mortgagee.

Witness my hand and Notarial Seal on October 11, 1999.

Claudette M. Colletti, Notary Public

My Commission expires on: June 1, 2003