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MICHELLE UTSLER
 RECORDER
 MADISON COUNTY, IOWA

300994845



Prepared by:
 Nancy Durnin
 GMAC MORTGAGE CORPORATION
 3451 HAMMOND AVENUE
 WATERLOO, IA 50704

319-236-5594

RELEASE OF MORTGAGE

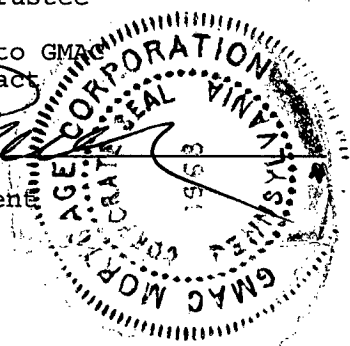
THIS CERTIFIES that a certain mortgage executed by DENNIS A BINNS
KATHY A BINNS

to UNITED FEDERAL SAVINGS & LOAN ASSOC. OF DES MOINES

dated NOVEMBER 20TH, 1978, and recorded on 11/20/1978 in Mortgage Record
130, page 460, and/or Instrument # 1067
 (Rerecorded on / / in Mortgage Record , page , and/or
 Instrument #), of the records in the office of the Clerk of
MADISON County, IOWA, is hereby fully released and satisfied.
 IN WITNESS WHEREOF, the undersigned has hereunto set its corporate hand and seal by its proper
 officers, they being thereto duly authorized, this 6TH day of FEBRUARY, 1998.

Bankers Trust Company of California, N.A., as Trustee
 by GMAC Mortgage Corporation f/k/a GMAC
 Mortgage Corporation of PA successor by merger to GMAC
 Mortgage Corporation of Iowa, its Attorney-in-fact

By Susan R. Meier
 Its Assistant Vice President



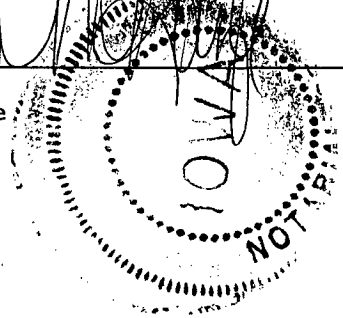
Power of Attorney Book: 41
 Date: 10/22/93, Inst:
 IOWA

State of Iowa)
 County of Black Hawk) SS:

Before me, the undersigned, a Notary Public in and for said County and State this 6TH day of FEBRUARY
1998, personally appeared Susan R. Meier Assistant Vice President
 of GMAC Mortgage Corporation

who as such officers for and on its behalf acknowledged the execution of the foregoing instrument.
 Witness my hand
 My commission expires: 01/17/2000

Helen M. Kayle
 Notary Public
 Helen M. Kayle



IA_REL

Ernie

AFTER RECORDING, FORWARD TO:
 GMAC MORTGAGE CORPORATION
 P.O. BOX 780
 WATERLOO, IA 50704
 319-236-5594