TRUST AGREEMENT

FERN A. PARKIN REVOCABLE TRUST

THIS TRUST AGREEMENT made and entered into this 30 day of December, 1991, between **FERN A. PARKIN** of Earlville, Iowa, (hereinafter designated Grantor) and **RONALD C. PARKIN**, of Cedar Rapids, Iowa, (hereinafter designated the Trustee).

The Grantor has herewith assigned, transferred and conveyed to the Trustee the property described in Schedule A hereto annexed, receipt of which is hereby acknowledged by the Trustee, and hereinafter designated as the Trust Corpus, which shall be held by the Trustee, in trust, for the uses and purposes and upon the terms and conditions hereinafter set forth.

The Grantor reserves the right to transfer additional property to the Trustee during her lifetime, any such additions to be held as a part of the Trust Corpus as though originally transferred at the date thereof.

ARTICLE I

The Grantor may, by signed instruments delivered to the Trustee during the Grantor's life, revoke this agreement in whole or in part and amend it from time to time in any respect, except that the duties and compensation of the Trustee shall not be materially changed by any amendment without the Trustee's written approval.

FILE No. 165-2384
RECORDING FEE $ 35.00
TRANSFER FEE $ 5.00
FILED FOR RECORD THE 28 DAY OF February, 19 92 AT 1:59 O'CLOCK P.M. BOOK 129 PAGE 109
STATE OF IOWA, DELAWARE COUNTY
Jane A. Lloyd, Recorder
LD

ARTICLE II

During the life of the Grantor the Trustee shall pay all the net income of the Trust to the Grantor or as she otherwise directs in writing, and the Trustee shall pay any part of the principal of the trust as the Grantor directs in writing. However, during any period in which the Grantor is, in the opinion of the Trustee, incapable of managing her own affairs, the Trustee may, in the Trustee's discretion, pay to or use for the benefit of the Grantor so much of the income and principal of the trust as the Trustee determines to be required for her support, comfort and welfare, and her accustomed manner of living, or for any other purpose the Trustee believes to be for her best interest. Any excess income shall be added to principal at the discretion of the Trustee.

ARTICLE III

Upon the death of Grantor, the Trustee shall pay over and deliver all property then owned and held by the trust, including principal and accumulated income, to Ronald C. Parkin.

ARTICLE IV

The rights, powers and duties of the Trustee with respect to the management and investment of the Trust Corpus shall be to do all such acts, take all such proceedings and exercise all such rights, powers and privileges as an absolute owner thereof might do, take and exercise, including but not by way of limitation the following powers:

(a) To invest money or property at any time in my trust estate in such bonds, stock, notes, real estate or mortgages or other securities, insurance contracts or annuities or in such other property, real or personal, as the Trustee may deem wise, without being limited by any statutes or rules of law regarding investments by Trustees; to release mortgages or other liens, without order of any court in which this trust may be administered.

(b) To sell at public or private sale, exchange, lease for any period of time, including terms extending beyond the period of my trust estate, mortgage or pledge any property, real or personal, at any time constituting a portion of my trust estate, upon such terms and conditions as the Trustee shall deem wise.

(c) To retain, without incurring any liability, as investment of my trust estate, any property owned by me at any time as long as it deems wise, even though the property is not the kind of property the Trustee would purchase as a trust investment and even though to retain such property might violate sound diversification principles.

(d) To cause any security or other property which may at any time constitute a portion of my trust estate to be issued, held or registered in the name of the Trustee or in the name of a nominee or in such form that title will pass by delivery.

(e) To consent to the reorganization, consolidation, readjustment of the financial structure or sale of the assets of any corporation or other organization, the securities of which constitute a portion of my trust estate, and to take any action with reference to such securities which in the opinion of the Trustee is necessary to obtain the benefit of any such reorganization, privilege or subscription rights given to them as owner of any security constituting a portion of my trust estate the securities resulting from any such reorganization, consolidation, readjustment, sale, conversion or subscription.

(f) To pay all costs, taxes, expenses and charges in connection with the administration of my trust estate, including a reasonable compensation to the Trustee and to their counsel and agents.

(g) To charge and credit receipts and disbursements as well as gains and losses, to income or principal, and to establish reserves for all purposes deemed necessary or proper, in accordance with good accounting practice,

except that premiums incurred in the purchase of mortgages and similar securities shall be charged to principal and not amortized, and all stock dividends shall be added to principal.

(h) To exercise all of the rights, powers and privileges of any absolute owner of trust property, including the making of investments, leases of property and the release of any mortgage or lien without order of court, but nothing herein contained shall be construed as preventing the Trustee from submitting any matter on which the order or direction of the court is deemed proper or desirable and any order of court authorizing or directing the Trustee shall be binding and conclusive upon all parties in interest.

(i) To do all other acts in the Trustee's judgment necessary or desirable for the proper and advantageous management, investment and distribution of my trust estate, and to have generally all rights, powers and authority provided for Trustees so acting under the laws and statutes of the State of Iowa.

ARTICLE IV

The Trustee shall render an accounting to the Grantor at least annually.

ARTICLE V

No bond shall be required of the Trustee herein named.

ARTICLE VI

The Trustee shall administer this trust as a non-court trust, without the necessity of notice to or approval of any court or person.

ARTICLE VII

The Trustee shall not be liable for the act or default of any agent properly and prudently selected by it in the transaction of

the business of the trust, but shall be answerable only for its own fault or gross negligence.

ARTICLE VIII

The Trustee shall not be liable for or accountable for any depreciation in the value of any investment made in good faith by the Trustee.

ARTICLE IX

The beneficiary of this trust shall not have the right to anticipate her interest in the trust or the right to sell, assign, transfer, mortgage, pledge or in any other manner dispose of or encumber her trust interest, nor shall any part of such trust interest be liable for her debts, or be subject to attachment, garnishment, execution or other legal or equitable process or otherwise subject to the control or interference of any creditor of the beneficiary or the spouse of the beneficiary; all payments are to be made to the beneficiary in person, and in no way are they to be subject to any of the above process, or to any claim whatsoever prior to their actual receipt by said beneficiary.

On this 20 day of December, 1991, Fern A. Parkin executes this instrument in duplicate.

Fern A. Parkin

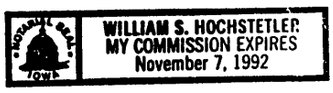
Fern A. Parkin, Grantor

Ronald C. Parkin

Ronald C. Parkin, Trustee

STATE OF IOWA, LINN COUNTY, SS.

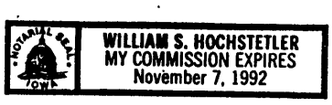
On this 30th day of December, 1991, before me, the undersigned, a Notary Public in and for the State of Iowa personally appeared Fern A. Parkin, to me known to be the identical person named in and who executed the within and foregoing instrument as Grantor to which this is attached, and acknowledged that she executed the same as her voluntary act and deed.



William S. Hochstetler
Notary Public in and for the State of Iowa

STATE OF IOWA, LINN COUNTY, SS.

On this 30th day of December, 1991, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared Ronald C. Parkin, to me known to be the identical person named and who executed the within and foregoing instrument as Trustee to which this is attached, and acknowledged that he executed the same as his voluntary act and deed.



William S. Hochstetler
Notary Public in and for the State of Iowa

FERN A. PARKIN REVOCABLE TRUST
DATED DECEMBER 30, 1991

SCHEDULE A

Part of Southeast quarter of Southeast quarter of Section 26, Township 89 North, Range 4 West of the 5th P.M., described as commencing at a point 462.6 feet North of the Southeast corner of the Southeast quarter of the Southeast quarter of Section 26, Township 89 North, Range 4 West of the 5th P.M., thence West 120 feet, thence North 110 feet, thence East 120 feet, thence South 110 feet to point of beginning.

165-2384

DELAWARE COUNTY IOWA
FILED

'92 FEB 28 PM 1 59

BOOK 129 PAGE 109
RECORDER

$35.00

FERN A. PARKIN

TO

RONALD C. PARKIN,
TRUSTEE

Auditor - $5.00

Entered for taxation 6th day
of March A.D., 19 92
Sharon McCrory, Auditor
By Linda Becker, Deputy
Transfer Fee ——— Paid

89-81

Fern Parkin ✓
RR 2 Box 38
Earlville, IA 52041