NOTICE AGREEMENT

Date: February 14, 1994

In consideration of a loan to be made by Community Savings Bank an Iowa Banking Corporation loacated in Edgewood, Iowa (hereinafter referred to as the "Bank") to Russell Reth **and** Dianne Reth **(hereinafter referred to as the "Borrower(s)"), which loan is to be secured wholly or in part by a real estate mortgage granted by the borrower to the Bank on the following described real estate in the County of** Delaware**, State of Iowa, to wit:**

Southeast Quarter (SE¼) of Section Twenty-Nine (29), Township Eighty-Eight (88) North, Range Six (6), West of the Fifth P.M., except that part described as commencing at the Northeast cornerof said South East Quarter (SE¼) of Section Twenty Nine (29), running thence West eighty-one (81) rods, thence South two (2) rods, thence East eighty-one (81) rods to East line of Quarter Section aforesaid, thence North two (2) rods to place of beginning.

The undersigned for themselves, their heirs, executors, administrators, and assigns, hereby agree that in the event the borrower shall make a default under his contract with the undersigned for the purchase of the above described real estate, dated 7/23/93**, and recorded on** 9/14/93**, in Book No.** 132**, Page** 34**, of the Misc. Records** Delaware **County, Iowa, the undersigned shall, at least 90 days prior to the exercise of their right of cancellation of said contract, give written notice by certified mail, to Community Savings Bank, at the office in Edgewood, Iowa informing the Bank of said default and of their intention to cancel said contract not less than 90 days thereafter, unless said default is removed prior to said date. It is also hereby agreed that in this event or in the event the bank exercises its right of foreclosure, the Bank may pay in full the amount still due on said contract.**

Signed Robert Reth **(SEAL)**
x Louise Reth **(SEAL)**
Louise Reth and Robert Reth

ACKNOWLEDGEMENT

STATE OF IOWA)
COUNTY OF Delaware **)**

On this 14th **day of** February**, 19**94**, before me** Linda A. Bessey**, a Notary Public in and for said county, personally appeared** Louise Reth **and** Robert Reth**, to me known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that** They **(he, they) executed the same as** their **(his, their) voluntary act and deed.**

LINDA A. BESSEY (SEAL) Iowa

Linda A Bessey
Notary Public in and for said County
LINDA A. BESSEY

My commission expires: 6-14-96

FILE No. 11-2540	FILED FOR RECORD THE 17 DAY OF	STATE OF IOWA, DELAWARE COUNTY
RECORDING FEE $ 6.00	February, 1994 AT 12:40	Deborah L. Peyton, Recorder
TRANSFER FEE $	O'CLOCK P M. BOOK 4 PAGE 178	Misc.