SECURITY INTEREST SUBORDINATION AGREEMENT

TO: Farmers Home Administration (Lender)

For good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, and to induce you (Lender) to advance $47,270 in the form of a disaster loan secured by a real estate mortgage as described below as Exhibit "A" (the " Property"), to Roman John Bertling and Margaret Bertling (Debtor), the undersigned hereby agrees to subordinate their Deed of Trust in the amount of $500,000 dated March 25, 1991. The following property of Debtor (the "Property"), namely:

112-233

EXHIBIT "A"

Attach to Preliminary Title Opinion for Farmers Home Administration and Roman J. Bertling of date July 28, 1994:

The North one-half (N½) of the Northeast fractional Quarter (NEfr¼) of the Northeast Quarter (NE¼), and the North one-half (N½) of the Northwest fractional Quarter (NWfr¼) of the Northeast Quarter (NE¼), and the North one-half (N½) of the Northeast fractional Quarter (NEfr¼) of the Northwest Quarter (NW¼) of Section Four (4), Township Eighty Seven (87) North, Range Three (3), West of the Fifth P.M., and the South one-half (S½) of the Southeast Quarter (SE¼), and the East one-half (E½) of the Southwest Quarter (SW¼) of Section Thirty Three (33), Township Eighty Eight (88) North, Range Three (3), West of the Fifth P.M.,

Title to the above tract is shown as in Roman John Bertling and Margaret Bertling, husband and wife, as joint tenants and not as tenants in common, with full rights of the survivor to take the whole title and right of property of both in fee simple and absolutely. For ease of reference, we will refer to the above tract as Tract "A".

The Southeast Quarter (SE¼) of the Southeast Quarter (SE¼) of Section Twenty Three (23); and the Southwest Quarter (SW¼) of the Southwest Quarter (SW¼), and all that part of the Southwest Quarter (SW¼) of the Southeast Quarter (SE¼) lying and being West of the middle of the main channel of the North Fork of the Maquoketa River in Section Twenty Four (24); and the West one-half (W½) of the Northeast Quarter (NE¼) of the Northwest Quarter (NW¼), and the Northwest Quarter (NW¼) of the Northwest Quarter (NW¼) of Section Twenty Five (25); and that part of the Northwest Quarter (NW¼) of the Northeast Quarter (NE¼) and of the Northeast Quarter (NE¼) of the Northwest Quarter (NW¼) of Section Twenty Five (25) described as commencing at the Northeast corner of said Northwest Quarter (NW¼) of the Northeast Quarter (NE¼) and running thence West one hundred twenty (120) rods, thence South fifty three and one-fourth (53¼) rods, thence East one hundred twenty (120) rods, thence North fifty three and one-fourth (53¼) rods to the place of beginning; and the Northeast Quarter (NE¼) of the Northeast Quarter (NE¼) of Section Twenty Six (26), all in Township Eighty Eight (88) North, Range Three (3), West of the Fifth P.M.

Title to the above tract is shown in Roman J. Bertling, Jr. For ease of reference, we will refer to the above tract as Tract "B".

Dated Aug 22, 1994

Monticello State Bank

By: Kendall B. Messer

By: Gerald G. Retzlaff

STATE OF IOWA, COUNTY OF JONES) SS

On this 22nd day of August, A.D. 1994, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared Kendall B. Messer and Gerald G. Retzlaff, to me personally known, who being by me duly sworn, did say that they are the President and Senior Vice President respectively, of the corporation executing the within and foregoing instrument to which this is attached, that the seal affixed hereto is the seal of the corporation; that the instrument was signed and sealed on behalf of the corporation by authority of its Board of Directors; and that Kendall B. Messer and Gerald G. Retzlaff as officers acknowledge the execution of the foregoing instrument to be the voluntary act and deed of the corporation, by it and by them voluntarily executed.

DEBORAH J. MERFELD
MY COMMISSION EXPIRES
August 31, 1995

Deborah J. Merfeld
Notary Public in and for the State of Iowa

FILE No. 64-613
RECORDING FEE $ 6.00
TRANSFER FEE $

FILED FOR RECORD THE 29 DAY OF Aug, 19 94 AT 10:37 O'CLOCK A. M. BOOK 5 PAGE 41

STATE OF IOWA, DELAWARE COUNTY
Deborah L. Peyton, Recorder
Misc.