DELAWARE COUNTY IOWA
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BOOK 1999 PAGE 142
RECORDER'S NUMBER
DELAWARE CO. RECORDER
19.00

Prepared by: Brian L. Pralle for CSB; 201 E Main St; Manchester, IA 52057 (319) 927-4014.

SUBORDINATION BY COMMUNITY SAVINGS BANK

Community Savings Bank is the owner and holder of the following-described instruments executed by Myron C. & Carol M. Zumbach of 2037 330th St; Coggon, IA 52218; Delaware County, State of Iowa:

Title of Instrument	Date of Instrument	Date Filed	Office File Or Book No.	Page No.
RE Mortgage	5-9-95	5-16-95	126	136
RE Mortgage	5-9-95	5-16-95	126	138

Farmers Home Administration N/K/A Farm Service Agency (called the Lender) has agreed to loan $57,720.00 to Myron C. & Carol M. Zumbach (called the "Borrower") for the following purposes:

Emergency Loan
(Mortgage dated 12/22/95 & recorded 12/22/95 Book 128 page 53)

THEREFORE, in consideration the Lender's agreement to make such loan to the Borrower, Community Savings Bank (1) consents to the Borrower obtaining the loan from the Lender for such purposes, and (2) agrees to and does subordinate in favor of the Lender and its successors and assigns its liens or security interests created or evidenced by the above-described instruments insofar as they cover the following-described property and provided the Lender perfects a lien on that property:

The Southeast Quarter (SE1/4) of the Southeast Quarter (SE1/4) of Section Thirty-Four (34) Township Eighty Seven (87) North, Range Five (5), west of the Fifth P.M.

This subordination is limited to the amount actually loaned by the Lender to the Borrower (principal and accrued interest (for the forgoing purposes and also the amount actually advanced for foreclosure costs and other advances made or to be made by the Lender, for a total limitation not to exceed $57,720.00. *Any amount which is in excess of this figure will not be covered by this subordination unless prior written consent was obtained from Community Savings Bank for incurring the expenditure in question. The Lender must incorporate into the borrower's note a statement that the loan will be in default should any proceeds of the loan funds obtained as a result of this subordination be used (1) for

a purpose that will contribute the excessive erosion of highly erodible land or to the conversion of wetlands to produce an agricultural commodity, provided by 7 C.F.R. Part 1940, Subpart G, or (2) for any purpose not provided for above.

IN WITNESS WHEROF, Community Savings Bank has caused this subordination to be signed on the 12 day of January, 1999.

COMMUNITY SAVINGS BANK

SEAL

BY: _____
Steven A. Brady
TITLE: President/CEO

STATE OF IOWA
COUNTY OF DELAWARE

ACKNOWLEDGEMENT:

On this 12 day of January, 1999, before me, Notary Public, personally appeared Steven A. Brady, to me known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that he executed the same as his voluntary act and deed.

LORI L. WESSELS
MY COMMISSION EXPIRES
4-20-00

Lori L. Wessels
Notary Public in the State of Iowa
My Commission Expires: 4-20-00