DELAWARE COUNTY IOWA
FILED
1999 JA 26 PM 2:45
BOOK 199 PAGE 284
DEBORAH L. PEYTON
DELAWARE CO. RECORDER
6.00

Prepared by: Linda A. Bessey for Community Savings Bank; 201 E. Main St; Manchester, IA 52057 (319) 927-4014.

SUBORDINATION

Harold W. and Dorothy M. Lake are the owners and holders of the following-described instrument executed by Gary A. and Linda K. Lake, 107 Parkview Court, Colesburg, Iowa 52035, Delaware County, State of Iowa:

Title of Instrument	Date of Instrument	Date Filed	Office File Or Book No.	Page No.
Mortgage	May 25, 1996	May 29, 1996	40	265

And, Community Savings Bank (called the "Lender") has agreed to loan $75,000.00 to Gary A. and Linda K. Lake (called the "Borrower") for the following purposes:

To refinance first mortgage loan

THEREFORE, in consideration the Lender's agreement to make such loan to the Borrower, Harold W. and Dorothy M. Lake (1) consent 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:

LOT SEVEN (7) OF PARKVIEW ADDITION TO THE TOWN OF COLESBURG, IOWA, ACCORDING TO PLAT RECORDED IN BOOK 6 PLATS, PAGE 157.

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.

BY: Harold W. Lake
Harold W. Lake

BY: Dorothy M. Lake
Dorothy M. Lake

STATE OF IOWA
COUNTY OF DELAWARE

ACKNOWLEDGEMENT:

On this 21st day of January, 1999, before me, Notary Public, personally appeared Harold W. and Dorothy M. Lake, to me known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

Linda A Bessey
Notary Public in the State of Iowa
My Commission Expires: 6-14-99