DELAWARE COUNTY IOWA
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1999 SEP 28 PM 2:48
BOOK 1999 PAGE 3439
DEBORAH L. PENTON
DELAWARE COUNTY RECORDER
11.00

Prepared by: Brian Pralle for CSB 201 E Main St Manchester IA (319)927-4014

SUBORDINATION BY COMMUNITY SAVINGS BANK

Community Savings Bank is the owner and holder of the following-described instruments executed by John H and Lynne M Richter of 1762 265th Ave; Earlville, Iowa, Delaware County, State of Iowa:

Title of Instrument	Date of Instrument	Date Filed	Office Filed	Document File or Book No.	Page No.
RE Mortgage	4-21-94	4-28-94	Recorder	123	42

AND, Community Savings Bank (called the "Lender) has agreed to loan $84,000.00 to John H Richter and Lynne M Richter (called the "Borrower") for the following purposes:

Restructure Loan.

THEREFORE, in consideration the Lender's agreement to make such loan to 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:

Blocks Two (2), Twelve (12), Thirteen (13), Fourteen (14) Fifteen (15), Sixteen (16) and Seventeen (17), Almoral, Iowa, according to plat recorded in Book I L.D., Page 338, Delaware County, Iowa

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 $84,000.00. *Any amount which is in excess of this figure will not be covered by this subordination unless prior written consent was obtained from the Government for incurring the expenditure in question.

IN WITNESS WHEREOF, Community Savings Bank has caused this subordination to be signed on the 27th day of September, 1999.

COMMUNITY SAVINGS BANK

WITNESS: Martin Hentschel

BY: BS Pralle
Brian L. Pralle
TITLE: VP Commercial Lending

STATE OF IOWA
COUNTY OF DELAWARE

ACKNOWLEDGMENT

On this 27th day of September, 1999, before me, Notary Public, personally appeared Brian L. Pralle, 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.

Rachel L. Rissler
Notary Public in the State Of Iowa
My Commission expires:

