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DELAWARE COUNTY IOWA
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2000 JL 11 PM 1:53
BOOK 2000 PAGE 2106
DEBORAH L. PEYTON
DELAWARE CO. RECORDER
#11.00

SHELIA SMITH 200 S. 12th ST. MANCHESTER, IA 52057 (319) 927-4580
THIS IS NOT A LINE OF CREDIT ALL ADVANCES ARE CUMULATIVE TOWARD THE TOTAL

USDA
Form RD 460-2
(Rev. 4-97)

SUBORDINATION BY THE GOVERNMENT

Position 1 (Chattel Security)
Position 5 (Real Estate Security)

The United States of America acting through the United States Department of Agriculture (called the "Government") is the owner and holder of the following-described instruments executed by Kevin W. Gentz **and** Debra S. Gentz **of** Delaware **County, State of** Iowa **:**

Title of Instrument	*Date of Instrument*	*Date Filed*	*Office Filed*	*Document File or Book No.*	*Page No.*
Real Estate Mortgage	04/04/83	04/05/83	Delaware County Recorder	93	65

AND, Farmers & Merchants Savings Bank **(called the "Lender") has agreed to loan $** 178,820.49 **to** Kevin W. Gentz **and** Debra S. Gentz **(called the "Borrower") for the following purposes:**

Refinance mortgage to Dubuque Bank & Trust

THEREFORE, in consideration the Lender's agreement to make such loan to Borrower, the Government (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 North One-Half (N½) of the Northeast Quarter (NE¼); and the Northeast Quarter (NE¼) of the Northwest Quarter (NW¼); and the Northwest Fractional Quarter (NWfr¼) of the Northwest Quarter (NW¼); all in Section 7 Township 90 North, Range 3 West of the 5th P.M., Delaware County, Iowa.

The moneys borrowed are to be repaid by June 1, 2019. Please notify our office is the loan becomes delinquent.

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 $ 178,820.49 **.* 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. 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 WHEREOF, The United States of America has caused this subordination to be signed on the 29th day of June, 2000, pursuant to the delegated authority published in 7 C.F.R. part 1900, subpart A.

UNITED STATES OF AMERICA,

WITNESS: _____

BY Shelia D. Smith
SHELIA D. SMITH

_____

TITLE Farm Loan Manager

U.S. Department of Agriculture.

*(NOTE TO LENDER: You are advised to obtain a perfected security interest on the above property. When the indebtedness has been satisfied please mark this form "PAID IN FULL" and return it to the Department of Agriculture at the following address: 200 South 12th St., Manchester, IA 52057.)

STATE OF IOWA
COUNTY OF DELAWARE } ss:

ACKNOWLEDGMENT

On this 29th day of June, 19XX 2000, before me, the subscriber, a Notary Public, in and for the above county and State, appeared Shelia D. Smith, known to me to be Farm Loan Manager, United States Department of Agriculture, and the person who executed the foregoing instrument, and he/she acknowledged to me that he/she executed the same as the free act and deed of the United States of America, for the uses the purposes mentioned in it.

IN WITNESS WHEREOF, I have set my hand and seal at Manchester, Iowa the day and year listed above.

[SEAL] NOTARIAL SEAL IOWA — CATHY L. GREIF MY COMMISSION EXPIRES 8-31-00

My commission expires _____

Cathy L. Greif
Cathy L. Greif *(Signature)*
Notary Public
(Title)