DELAWARE COUNTY IOWA
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BOOK 200 PAGE 107
DEBORAH L. PEYTON
DELAWARE CO. 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 Joseph A. and Linda A. Goldsmith of 2826 210th St. Earlville, Iowa, Delaware County, State of Iowa:

Title of Instrument	Date of Instrument	Date Filed	Office Filed	Document File No.	Page
RE Mortgage	12-14-94	12-15-94	Recorder	or Book No. 125	84

AND, Community Savings Bank (called the "Lender) has agreed to loan $99,583.30 to Joseph A. and Linda A. Goldsmith (called the "Borrower") for the following purposes:

Refinance Nefzger Contract.

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:

The East one-half (E1/2) of the Northwest Quarter (NW1/4) of Section Thirty One (31), except that part described as commencing at the Northeast Corner of said East One-Half (E1/2) of the Northwest Quarter (NW1/4), and Running Thence West Thirty Seven (37) Rods, Thence South Seventeen (17) Rods, Thence East Thirty Seven (37) Rods, Thence North Seventeen (17) Rods to the Point of Beginning, and also excepting the Railroad right of way; also the Northwest Quarter (NW1/4) of the Northwest Quarter (NW1/4) of Section Thirty One (31), Except that Part described as commencing at the Southwest Corner of the North One-Half (N1/2) of the Northwest Quarter (NW1/4) of said Section and running thence East Fifty Three (53) Rods and Nine (9) feet to a Point Fourteen (14) feet West of the West Edge of Plum Creek, Thence in a Northwesterly Direction Thirteen (13) Rods and Eight (8) Feet to the South Line of the Right of Way of the Illinois Central Railroad and Forty Seven (47) Rods and Twelve (12) Feet East of the West Line of Said Section Thirty One (31), Thence Running in a Southwesterly Direction along the South Line of said Railroad Right of the Way To a Point where said Railroad Crosses The West Line of Said Section Thirty One (31), Thence South to the Place of Beginning, and Excepting the Railroad Right of the Way. All Being in Township Eighty Nine (89) North, Range Three (3), West of the Fifth P.M.; and all that Part of the Northeast Quarter (NE1/4) of the Northeast Quarter (NE1/4) Section Thirty Six (36) Township Eighty Nine (89) North, Range Four (4), West of the Fifth P.M., Lying North of the Right of the Right of Way of the Illinois Central Railroad Company.

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 $99,583.30. *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, Community Savings Bank has caused this subordination to be signed on the 9 day of September, 2000.

COMMUNITY SAVINGS BANK

WITNESS: Peggy Knipper

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

STATE OF IOWA
COUNTY OF DELAWARE

ACKNOWLEDGMENT

On this 9th day of September, 2000, 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.

Linda M Burkle

NOTARIAL SEAL IOWA
LINDA M. BURKLE
MY COMMISSION EXPIRES
12-14-2001

Notary Public in the State Of Iowa
My Commission expires: