DELAWARE COUNTY IOWA
FILED
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DEBORAH L. PEYTON
DELAWARE CO. RECORDER
$ 9.00

Prepared by: Timothy A. Larson for Community Savings Bank; 101 Robins Square CT; Robins, IA 52328; 319-294-2783

SUBORDINATION

Hartwick Lake Club is the owner and holder of the following-described instruments executed by Timothy A. and Sara A. Koch; 1319 Ashford Ct NE; Cedar Rapids, State of Iowa:

Title of Instrument	Date of Instrument
Lease	08/31/00

AND, Community Savings Bank (called the "Lender") has agreed to loan $42,500.00 to Timothy A. and Sara A. Koch (called the "Borrower") for the following purposes:

Purchase of Cottage No. 133 on land leased of Cooey at Lake Delhi in Section 30, Township 88 North, Range 4, West of the 5th P.M., Delaware County , Iowa, together with personal property therein described as: 2 couches, kitchen table and chairs, dresser, coffee table, stove, refrigerator, picnic table, wood burner and wardrobe. Also included in this sale is the dock lift;

THEREFORE, in consideration the Lender's agreement to make such loan to the Borrower, Hartwick Lake Club (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:

Personal Property located at Cottage No. 133 on land leased of Cooey at Lake Delhi in Section 30, Township 88 North, Range 4, West of the 5th P.M., Delaware County, Iowa.

IN WITNESS WHEREOF, Hartwick Lake Club has caused this subordination to be signed on the 19 of ~~August~~ October 2000.

HARTWICK LAKE CLUB

WITNESS:_____

_____

BY: Marcheta R. Cooey
Marcheta R. Cooey
TITLE: Landlord

STATE OF IOWA
COUNTY OF DELAWARE

ACKNOWLEDGEMENT:

On this 19th day of ~~August~~ October, 2000, before me, Notary Public, personally appeared Marcheta R. Cooey, to me known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that he executed the same as her voluntary act and deed.

Linda A Bessey
Notary Public in the State of Iowa
My Commission Expires: 6-14-2002

LINDA A. BESSEY
Iowa
NOTARIAL SEAL