DELAWARE COUNTY IOWA
FILED
2001 DE -6 PM 3:10
BOOK 2001
PAGE 4343
RECORDER
DELAWARE CO. IOWA
6.00

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

SUBORDINATION BY JOHN DEERE COMMUNITY CREDIT UNION

Community Savings Bank is the owner and holder of the following-described instruments executed by; Michael A. and Tracy L. Kupka, Husband and Wife; 1321 N. 4th St. Manchester, State of Iowa:

Title of Instrument	Date of Instrument	Date Filed	Office File Number
Mortgage	11/15/01	11/26/01	2001-4189

AND, Community Savings Bank (called the "Lender") has agreed to loan 43,000.00 to Michael A. and Tracy K. Kupka (called the "Borrower") for the following purposes:

Refinance of existing 1st mortgage

THEREFORE, in consideration the Lender's agreement to make such loan to the Borrower, John Deere Community Credit Union (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 South one-half (S ½) of the West one-half (W ½) of Lot Sixty Four (64) and the North sixty (60) feet of the West one-half (W ½) of Lot Sixty Five (65) of Henry Acers' Addition to Manchester, Iowa, according to plat recorded in Book 1 Plats, Page 1;

IN WITNESS WHEREOF, John Deere Community Credit Union has caused this subordination to be signed on the 4th day of December, 2001.

JOHN DEERE COMMUNITY CREDIT UNION

By: _____
Lynn Widdel
Head of Consumer Lending

Seal:

--Space Below This Line Reserved for Acknowledgement—

State of Iowa, Black Hawk County, ss:

On this 5th day of December, 2001, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared Lynn Widdel, to me personally known, who, being by me duly sworn, did say that she is Head of Consumer Lending, of said corporation executing the within and foregoing instrument, ~~that the seal affixed thereto is the seal of said corporation~~ by authority of its Board of Directors; and that said Head of Consumer Lending as such officer acknowledged the execution of said instrument to be voluntarily executed.

Sharon K. Clark
Notary Public in the State of Iowa
My Commission Expires: 07-23-04

Sharon K. Clark
Commission # 197542
My Commission Expires
07-23-04