DELAWARE COUNTY IOWA
FILED

2003 JUL -2 PM 3:22

BOOK 2003 PAGE 3114
DEBORAH L. PEYTON
DELAWARE CO RECORDER

11.00

Prepared by: Brian L. Pralle for CSB; 201 E Main St; Manchester, IA 52057 (563) 927-4014
Address tax statement: John H. Richter and Lynne M. Richter, 1762 265th Ave, Manchester, IA 52057

SUBORDINATION AGREEMENT

That Community Savings Bank, as owner of the following Real Estate Mortgage executed by John H. Richter and Lynne M. Richter recorded in the mortgage records of Delaware County, Iowa.

Date Recorded	Book No.	Page No.
February 8, 2001	2001	434

For valuable consideration Community Savings Bank (called the "Lender") hereby subordinates their rights under said mortgage to the rights created by the following described instrument:

Real Estate Mortgage recorded in the office of the Delaware County, Iowa, Recorders Office and filed for record the 30th day of June, 2003, at Book 2003, Page 3114.

WITNESS the due execution hereof this 28th day of June, 2003 by the said Community Savings Bank.

COMMUNITY SAVINGS BANK
CORPORATE
SEAL
DUBUQUE IOWA

Jacqueline A. Johnson,
Executive Vice President

Arlyn D. Maifeld, Sr. Vice President

STATE OF IOWA)
COUNTY OF Delaware) SS

On this 28th day of June, 2003, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared Jacqueline A. Johnson and Arlyn D. Maifeld, to me personally known, who, being by me duly sworn, did say that they are the Executive Vice President and Senior Vice President, respectively, 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 Executive Vice President and Senior Vice President as such officers acknowledged the execution of said instrument to be voluntarily executed.

Notary Public in the State of Iowa

REGINA R. SELOOVER
Commission Number 196498
My Commission Expires
05/18/04