DELAWARE COUNTY IOWA
FILED ✓
2003 OCT 10 PM 1:20
BOOK 2003 PAGE 4945
DEBORAH L. PETSCH
DELAWARE CO RECORDER
11.00

Prepared by: Linda A. Bessey for CSB; 201 E Main St; Manchester, IA 52057 (563) 927-4014
Address tax statement: Francis J. Riester and Constance L. Riester, 304 S. Washington, Edgewood, IA 52042

SUBORDINATION AGREEMENT

That Community Savings Bank, as owner of the following Real Estate Mortgage executed by Francis J. Riester and Constance L. Riester recorded in the mortgage records of Delaware County, Iowa.

Date Recorded	Book No.	Page No.
September 20, 1994	124	178

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 9th day of April, 2003, at Book 2003, Page 1666.

WITNESS the due execution hereof this 1st day of April, 2003, by the said Community Savings Bank.

COMMUNITY SAVINGS BANK CORPORATE SEAL DELAWARE IOWA

Jacqueline A. Johnson
Jacqueline A. Johnson, Executive Vice President

Arlyn D. Maifeld
Arlyn D. Maifeld, Sr. Vice President

STATE OF IOWA)
COUNTY OF Delaware) SS

On this 1st day of April, 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.

Regina R. Seloover
Notary Public in the State of Iowa

REGINA R. SELOOVER
Commission Number 1[illegible]
My Commission Expires
05/18/04