Citizens State Bank
1218 West Main St.
Manchester, IA
52057

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DEBORAH L. PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Prepared by: Craig R. Thines, FLM, FSA 200 S. 12th St., Manchester, IA 52057 563-927-4250

FSA-460-2
(03-19-03)

U.S. DEPARTMENT OF AGRICULTURE
Farm Service Agency

SUBORDINATION BY THE GOVERNMENT

Position 1 (Chattel Security)
Position 5 (Real Estate Security)

1. The United States of America acting through the United States Department of Agriculture (called the "Government") is the owner and holder of the following-described instruments executed by *(a)* Martin Raymond Lahr and Trisia Mary Lahr of *(b)* Delaware County, State of *(c)* Iowa:

Title of Instrument (d)	*Date of Instrument* (e)	*Date Filed* (f)	*Office Filed* (g)	*Document File or Book No.* (h)	*Page No.* (i)
RE Mortgage	04/15/2004	04/19/2004	Delaware County Recorder	2004	1282

AND, *(j)* Citizens State Bank (called the "Lender") has agreed to loan *(k)* $223,095.00 to *(l)* Martin Raymond Lahr and Trisia Mary Lahr (called the "Borrower") for the following purposes: *(m)*

Refinance Real Estate Contract held by Robert and Rosemary Lahr.

The monies borrowed are to be repaid by March 2, 2035.

Please notify our office if the loan becomes delinquent.

2. THEREFORE, in consideration the Lender's agreement to make such loan to Borrower, the Government (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 of 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:

See attached Legal Description

3. This subordination is limited to (1) the amount actually loaned by the Lender to the Borrower (principal and accrued interest) for the foregoing purposes, (2) future advances for taxes, insurance, and payments on liens prior to the Lender's lien, and (3) the amount actually advanced for foreclosure costs made by the Lender. Any amount in excess of such amount will not be covered by this subordination unless prior written consent was obtained from the Government for incurring the expenditure in question:

4. 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 to the excessive erosion of highly erodible land or to the conversion of wetlands to produce an agricultural commodity, as provided by 7 C.F.R. part 1940, subpart G or any successor regulation, or (2) for any purpose not provided for above.

5. *(NOTE TO LENDER: You are advised to obtain a perfected security interest on the above property. When the indebtedness has been satisfied, please mark this form "PAID IN FULL" and return it to the Department of Agriculture at the following address:

Farm Service Agency
200 South 12th St.
Manchester, IA 52057)

6. IN WITNESS WHEREOF, The United States of America has caused this subordination to be signed on the *(a)* 2nd day of *(b)* March, 2005 .

UNITED STATES OF AMERICA,

WITNESS: *(c)* _____ BY *(e)* Craig R T hines
CRAIG R T THINES

(d) _____ TITLE *(f)* Farm Loan Manager

7. ACKNOWLEDGMENT

STATE OF *(a)* IOWA }
COUNTY OF *(b)* DELAWARE } *ss.*

On this *(c)* 2nd day of *(d)* March, 2005, before me, personally appeared *(e)* Craig R. Thines, to be known to me to be the same person whose name is subscribed to the foregoing instrument, and acknowledged that he/she signed and delivered the instrument as his/hers free and voluntary act, for the uses and purposes set forth.

My commission expires:
(f) _____

NOTARIAL SEAL IOWA
CATHY L. GREIF
Commission Number 175823
My Comm. Exp. 8-31-06

(g) Cathy L Greif
NOTARY PUBLIC

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Attachment to Subordination for Martin and Trisia Lahr

The Southeast Quarter (SE1/4) of the Northeast Quarter (NE1/4) of Section Twenty Two; also the South Five-eighths (S5/8) of the West One-half (W1/2) of the Northwest Quarter (NW1/4) of Section Twenty Three (23) except a tract of land therefrom described as follows: Beginning 224 feet due North of the Southwest corner of the Northwest Quarter (NW1/4) of the Northwest Quarter (NW1/4) of said Section Twenty Three (23), thence North on the Section line a distance of 106 feet, thence East a distance of 648 feet, thence Southwesterly a distance of 658 feet to the point of beginning; also the Northwest Quarter (NW1/4) of the Northeast Quarter (NE1/4) and the East One-half (E1/2) of the Northwest Quarter (NW1/4) of Section Twenty-three (23) except a tract of land therefrom described as follows: Beginning at the Northwest corner of the Northeast Quarter (NE1/4) of the Northwest Quarter (NW1/4) of said Section Twenty-three (23), thence South 378 feet to the road, thence in a Northeasterly direction along the road 585 feet to the north line of said Section Twenty-three (23), thence West on the Section line 447 feet to the point of beginning; all of said property being in Township Eighty-Seven (87) North, Range Four (4), West of the Fifth P.M.