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Document 2005 939 Type 06 06 Pages 1
Date 3/18/2005 Time 2:22 PM
Rec Amt $7.00

DEBORAH L. PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Prepared by: Linda Bessey, Community Savings Bank, 201 E. Main, Manchester, IA 52057 563-927-4014

NOTICE AGREEMENT

DATE: March 17, 2005

In consideration of a loan to be made by Community Savings Bank, an Iowa Banking Corporation located in Edgewood, Iowa (hereinafter referred to as the "Bank") to Richard J Tucker and Mary Kaye Tucker (hereinafter referred to as the "Borrower(s)"), which loan is to be secured wholly or in part of a real estate mortgage granted by the borrower to the Bank on the following described real estate in the County of Delaware, State of Iowa, to wit:
Parcel A, Part of the SW1/4-NE1/4 Sec. 5, T89N, R5W of the Fifth P.M., Delaware County, Iowa, according to plat recorded in Book 2004, Page 4801

The undersigned for themselves, their heirs, executors, administrators, and assigns, hereby agree that in the event the borrower shall make a default under his contract with the undersigned for the purchase of the above described real estate, dated January 14, 2005, and recorded on January 14, 2005, in Book No. 2005, Page 163, of the Misc. Record Delaware County, Iowa, the undersigned shall, at least 90 days prior to the exercise of their right of cancellation of said contract, give written notice by certified mail, to Community Savings Bank, at the office in Edgewood, Iowa informing the Bank of said default and of their intention to cancel said contract not less than 90 days thereafter, unless said default is removed prior to said date. It is also hereby agreed that in this event or in the event the bank exercises its right of foreclosure, the Bank may pay in full the amount still due on said contract.

Signed Richard Foust
Richard Foust

ACKNOWLEDGEMENT

STATE OF IOWA)ss
COUNTY OF DELAWARE)

On this 18th day of March, 2005, before me Cindy J. Cannon, a Notary Public in and for said county, personally appeared Richard Foust, to me known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that he executed the same as his voluntary act and deed.

Cindy J. Cannon
Notary Public in & for said County

My Commission Expires: 10-13-06

CINDY J. CANNON
Commission Number 724988
My Commission Expires
10-13-06