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Document 2006 1201 Type 04 008 Pages 2
Date 3/31/2006 Time 3:19 PM
Rec Amt $12.00

DEBORAH L. PEYTON, RECORDER/REGISTRA
DELAWARE COUNTY IOWA

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Subordination Agreement

Subordination by Joseph G Wessels a/k/a Joseph Wessels and Kathy Wessels

Joseph G Wessels, a/k/a Joseph Wessels and Kathy Wessels, husband and wife, are co-owners and holders of the following-described instrument executed by Chris Wessels and Ann Wessels, husband and wife, 3053 218th St, Earlville, State of Iowa:

Title of Instrument	Date of Instrument	Date Filed	Office File Or Book No.	Page No.
Real Estate Contract	07/29/2002	08/27/2002	2002	3044

AND, Community Savings Bank (called the "Lender") has agreed to loan $1,154,000.00 to Chris Wessels and Ann Wessels (called the "Borrower") for the following purposes:

Restructure

THEREFORE, in consideration the Lender's agreement to make such loan to the Borrower, Joseph G Wessels, a/k/a Joseph Wessels and Kathy Wessels, (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 East Quarter (SE1/4) of Section Twenty Nine (29), and all that part of the Northeast Quarter (NE1/4) of the Northeast Quarter (NE1/4) of Section Thirty Two (32) lying North of the railroad right-of-way, except that part described as commencing at the point of the center of the road running North and South where same intersects with the center of the road running East and West across the Northeast Quarter (NE1/4) of the Northeast Quarter (NE1/4) of said Section Thirty Two (32), and running thence West along the center of said East and West highway twelve (12) rods, thence North ten (10) rods, thence East twelve (12) rods to the center of the North and South highway, thence South along the center of said highway to the point of beginning; all in Township Eighty Nine (89) North, Range Three (3), West of the Fifth P.M.

This subordination is limited to the amount actually loaned by the Lender to the Borrower (principal and accrued interest) for the forgoing purposes and also the amount actually advanced for foreclosure costs and other advances made or to be made by the Lender, for a total limitation not to exceed $1,154,000.00. *Any amount which is in excess of this figure will not be covered by this subordination unless prior written consent was obtained from Joseph G Wessels, a/k/a Joseph Wessels and Kathy Wessels, for incurring the expenditure in question. 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 the excessive erosion of highly erodible land or to the conversion of wetlands to produce an agricultural commodity, provided by 7 C.F.R. Part 1940, Subpart G, or (2) for any purpose not provided for above. The bank is in agreement to give the contract holder notice of any default prior to foreclosure.

IN WITNESS WHEREOF, Joseph G. Wessels, a/k/a Joseph Wessels and Kathy Wessels, has caused this subordination to be signed on the 23 day of March, 2006.

WITNESS: Sue Ellen Helle BY: Joseph G Wessels
Joseph G Wessels a/k/a Joseph Wessels

Sue Ellen Helle BY: Kathy Wessels
Kathy Wessels

STATE OF IOWA
COUNTY OF Dubuque

ACKNOWLEDGEMENT:

On this 23 day of March, 20 06, before me, Notary Public, personally appeared Joseph G. Wessels, a/k/a Joseph Wessels and Kathy Wessels, husband and wife, to me known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

Sue Ellen Helle
Notary Public in the State of Iowa
My Commission Expires: 3-3-09

NOTARIAL SEAL IOWA
SUE ELLEN HELLE
Commission Number 144489
My Comm. Exp. 3-3-09