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DEBORAH L. PEYTON, RECORDER/REGISTRA
DELAWARE COUNTY IOWA

Return to: Timothy A. Larson for CSB; Robins, IA
Prepared by: Timothy A. Larson for Community Savings Bank; 101 E. Union PO Box 77; Robins, IA 52042-0077

SUBORDINATION

Hartwick Lake Club is the owner and holder of the following described instruments executed by Timothy A. and Sara A. Koch of 4300 Cloverdale Rd, Cedar Rapids, IA 52411:

Title of Instrument	Date of Instrument
Lease (not Recorded)	August 31, 2000

AND, Community Savings Bank (called the "Lender") has agreed to loan $102,000.00 to Timothy A. Koch and Sara A. Koch (called the "Borrower") for the following purposes:

Purchase of COTTAGE NO. 133 ON LAND LEASED OF COOEY AT LAKE DELHI IN SECTION 30, TOWNSHIP 88 NORTH, RANGE 4, WEST OF THE 5TH P.M., DELAWARE COUNTY, IOWA, TOGETHER WITH PERSONAL PROPERTY THEREIN DESCRIBED AS: 2 COUCHES, KITCHEN TABLE AND CHAIRS, DRESSER, COFFEE TABLE, STOVE, REFRIGERATOR, PICNIC TABLE, WOOD BURNER AND WARDROBE. ALSO INCLUDED IS THE DOCK LIFT.

THEREFORE, in consideration the Lender's agreement to make such loan to the Borrower, Hartwick Lake Club (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:

Personal Property located at Cottage No. 133 on land leased of Coory at Lake Delhi in Section 30, Township 88 North, Range 4, West of the 5th P.M., Delaware County, Iowa.

IN WITNESS WHEREOF, Hartwick Lake Club has caused this subordination to be signed on the 4th day of January, 2007.

HARTWICK LAKE CLUB

WITNESS: Linda A Berney BY: Marcheta R Cooey
Marcheta R. Cooey
Landlord

STATE OF IOWA
COUNTY OF DELAWARE

ACKNOWLEDGEMENT:

On this 4th day of January, 2007, before me, Notary Public, personally appeared Marcheta R. Cooey, 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.

Peggy A. Hildebrand
Notary Public in the State of Iowa

PEGGY A. HILDEBRAND
Commission Number 707484
My Commission Expires
12-26-09

My Commission Expires: 12-26-09