Book 2010 Page 1253

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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

563-927-4014

Prepared by: Rachel, Community Savings Bank 201 East Main St Manchester IA 52057

NOTICE AGREEMENT

The undersigned hereby acknowledges that Community Savings Bank is currently making a loan to Nicholas and Allison Schissel in the amount of $56,500.00 on the property described as follows:

Cabin on Leased Land of
Schnieders Camp 23-88-5
Parcel #250230102409
20675 257th St, Manchester IA 52057

And Further, the undersigned acknowledges that the said Nicholas and Allison Schissel leases the underlying real estate upon which he above described 1 story frame cabin is located pursuant to the provisions of the attached "Schneider Camp Rental Terms".

And the undersigned, for and on behalf of the Junior R. Schneider Trust and the Beverly Schneider Trust and its successors in interest, hereby agrees that in the event that the said Nicholas and Allison Schissel shall be in default under the terms of the hereinafter described "Schneider Camp Rental Terms" that the undersigned shall, at least ninety (90) days prior to the exercise of the right to terminations of said lease for failure to pay rent, give notice by certified mail, mailed to its office in Manchester, Iowa, or hand delivered to the Loan Officer in charge of the above loan, informing the said Community Savings Bank of the default and the intention to terminate said lease agreement not less than sixty (60) days thereafter, unless said default is cured. By accepting this Notice Agreement the Community Savings Bank agrees that in the event of foreclosure on the herein described property that the said Community Savings Bank will pay the rent due to the undersigned during their term of possession of the premises.

Dated this 16th day of April, 2010.

Junior R. Schneider Trust
Beverly Schneider Trust

Beverly Schneider – Trustee

STATE OF IOWA, COUNTY OF Delaware:

On this 16th day of April, 2010, before me, a Notary Public in and for said county, personally appeared Beverly Schneider, to me known to be the person named in and who executed the foregoing instrument, and acknowledged that she executed the same as her Voluntary act and deed.

MORGAN SCHMIDT
Commission Number 748842
My Commission Expires
4-4-10

Notary Public in and For State of Iowa

SCHNEIDER CAMP RENTAL TERMS

Effective January 1, 2007, the Rent will be $1200.00 per year and DUE **January 1st each year**. After February 1st, your rent will be $1250.00. An additional $50.00 will be added per month if not paid by the first of the month.

The following rules have remained basically unchanged with a strong emphasis on Rules 4, 7, & 11. Please take extra note of these!! The following items are/were agreed to when you bought or built your cabin.

We have the right to evict you at any time if these rules are not followed or obeyed!!

1. Your cabin is NOT to be sold without my approval/meeting of the buyer. This Regulation is extremely important in order to protect all cabin owners.

2. There is to be NO Multiple owners of a cabin

3. No cabin owner can add to the external part of their cabin without my permission

4. There will be no EXTRA CARS to a cabin without first stopping at the house and paying $.25 PER CAR AND PER TRIP! This rule has been continually abused. IT IS THE CABIN OWNERS RESPONSIBILITY TO INFORM THEIR GUEST TO STOP AND PAY!! This rule applies year round, day and night, in order to keep it PRIVATE! We would appreciate it if you would let us know when you change vehicles.

5. Your cabin is not to be rented and used by anyone than your immediate family!

6. No fences will be allowed

7. Cabin owners are expected to KEEP their DOGS tied or on their PREMISES! No one wants to step in other animals messes! Dogs and Children have drove the cattle through fences. If this happens, you will be held responsible!

8. No Motor Bikes or ATVs allowed

9. NO CAMPERS, CAMPING TRAILERS, OR TENTS ALLOWED AT A CABIN WITHOUT PERMISSION!! Let us know ahead!!

10. Please infor m delivery trucks or services trucks to stop at the house and let us know where they are going so we can keep unauthorized people out and not have to worry about theft, etc. There is no charge for these trucks.

11. When you drive into the PRIVATE LANE, and when you leave, **PLEASE DRIVE AT A SLOW SPEED, 10-15 MPH, ALL THE WAY BACK TO YOUR CABIN AND EVEN SLOWER THROUGH THE YARD!** There have been many close calls, and we have many kids on bikes and people walking to be alert for!

12. Please remo ve all trash, old lumber, barrels, and other junk from around your cabin and fences. Let's keep it clean and looking Nice!

13. If you store a boat or pontoon trailer, YOU must keep the grass mowed under it throughout the summer. DO NOT use any chemicals! You must mow the space before you part a trailer there, again before the 4th of July, and again before Labor Day weekend. If the grass is not mowed the trailer will be impounded and then released for a fee when mowed. Please mark your trailers with your name. Any unmarked trailers will be towed.

14. When t he ROAD CLOSED or the STOP signs are put up to the river, PLEASE OBEY! This means the road is too soft to drive on!

15. There wi ll be no trees or brushed planted away from the cabin without permission

Every cabin owner is required to join the LDRA. This is a one-time payment of $100.00 and is not transferable to the next owner

Compliance to these rules will be to the benefit of all cabin owners!

THANK YOU!

Make Checks Payable: Junior Schneider
125 Crescent Drive
Manchester, Iowa 52057

You may mail your checks to this address or drop them off at Bruce's House

If you need to contact someone: Beverly Schneider 563-927-2576 or Bruce & Maggie 563-927-6861