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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Prepared by: Angela Schmitz for CSB; 201 E Main St; Manchester, IA 52057 (563) 927-4014
Return document to: Community Savings Bank 201 East Main St. Manchester IA 52057
Address tax statement: Richard J and Sheryl A Harbaugh 1923 Honey Creek Rd Manchester, IA 52057

SUBORDINATION AGREEMENT

That Community Savings Bank, as owner of the following Real Estate Mortgage executed by Richard J Harbaugh and Sheryl A Harbaugh recorded in the mortgage records of Delaware County, Iowa.

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For valuable consideration Community Savings Bank (called the "Lender") hereby subordinates their rights under said mortgage to the rights created by the following described instrument:

Real Estate Mortgage to Community Savings Bank recorded in the office of the Delaware County, Iowa, Recorders Office and filed for record the 19th day of September, 2012, at Book 2012, Page 3160.

WITNESS the due execution hereof this 20th day of Sept., 2012, by the said Community Savings Bank.

COMMUNITY SAVINGS BANK CORPORATE SEAL IOWA

Steven A. Brady, President and CEO

Jacqueline A. Johnson, Exec. Vice President

STATE OF IOWA)
COUNTY OF Delaware)SS

On this 20th day of Sept, 2012, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared Steven A. Brady and Jacqueline A. Johnson, to me personally known, who, being by me duly sworn, did say that they are the President and CEO and Executive Vice President, respectively, of said corporation executing the within and foregoing instrument, that the seal affixed thereto is the seal of said corporation by authority of its Board of Directors; and that said President and CEO and Executive Vice President as such officers acknowledged the execution of said instrument to be voluntarily executed.

Notary Public in the State of Iowa

REGINA R. SELC
Commission Number
My Commission Expires