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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

3009-1175

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FORM 5014 (9-2013)

RETURN TO PREPARER: Farm Credit Services of America, 1301 W Main St, Manchester, IA 52057 — Fonck, Tracy, (563) 927-3159

Farm Credit Services of America

REAL ESTATE MORTGAGE

For the State of Iowa

Open-End To Secure Present and Future Obligations and Advances

Date: December 20, 2013

Mortgagor(s):
Myron L. Zumbach, Co-Trustee and Rose Ann Bacon, Co-Trustee for Myron C Zumbach Revocable Trust

Mortgagor(s):
Myron L. Zumbach, Co-Trustee and Rose Ann Bacon, Co-Trustee for Carol M Zumbach Revocable Trust

Mortgagor(s):
Carol M Zumbach, single

Mailing Address: 2037 330th St
Coggon, IA 52218

The above named Mortgagor(s) in consideration of the extension of credit identified herein and any future, additional or protective advances made at Mortgagee's option, hereby sell, convey, and mortgage to Farm Credit Services of America, FLCA, 5015 S 118th Street, Omaha, NE 68137, Mortgagee, its successors and assigns, from the date hereof until all obligations secured hereby are paid in full, the following-described real estate in Delaware County(ies), Iowa, to wit:

Tract 1: The East ½ of the SE¼ and the SW¼ of the SE¼ of Section 14, Township 87 North, Range 5, West of the 5th P.M., except Parcel A, part of the SE¼ of the SE¼, and part of the SW¼ of the SE¼ of Section 14, T87N, R5W of the 5th P.M., Delaware County, Iowa, according to plat recorded in Book 8 Plats, Page 95.

together with all Mortgagor's right, title, and interest in the property, now or hereafter acquired, including: all buildings, fixtures, timber, timber to be cut, crops, and improvements now on or hereafter placed upon the property; all appurtenances, water, water rights, irrigation, and drainage rights; all rents, issues, uses, income, profits, and rights to possession; all oil, gas, gravel, rock, or other minerals of whatever nature, including geothermal resources; all personal property that may integrally belong to or hereafter become an integral part of the real estate whether attached or detached, including any appurtenances and accoutrements of any structure or residence secured hereby; easements and other

rights and interests now or at any time hereafter belonging to or in any way pertaining to the property, whether or not specifically described herein; all above and below ground irrigation equipment and accessories; and all leases, permits, licenses, or privileges, appurtenant or nonappurtenant to the property, now or hereafter issued, extended, or renewed by Mortgagor(s), any State, the United States, or any department, bureau, instrumentality, or agency thereof. The foregoing is collectively referred to in this document as the "property."

It is understood and agreed between Mortgagor(s) and Mortgagee that this mortgage is given to secure the repayment in full of the following described obligations, regardless of whether Mortgagor(s) is(are) liable thereon, and all future and additional loans or advances, protective or otherwise, which may be made by Mortgagee, at its option, at the request of, and to or for the account of Mortgagor(s), the parties liable under the note(s) or credit agreement(s) or any of them, for any purpose, plus interest thereon, all payable according to the terms of the note(s), credit agreement(s), or other instrument(s) modifying the same.

Date of Note(s) or Credit Agreement(s)	Principal Amount
12/20/2013	418,354.00

***NOTICE: This mortgage secures credit in the amount of $418,354.00. Loans and advances up to this amount, together with interest, are senior to indebtedness to other creditors under subsequently recorded or filed mortgages and liens.**

NOTHING CONTAINED HEREIN SHALL CONSTITUTE A COMMITMENT TO MAKE FURTHER OR ADDITIONAL ADVANCES IN ANY AMOUNT AT ANY TIME, WHETHER OR NOT THE TOTAL PRINCIPAL INDEBTEDNESS ABOVE HAS BEEN ADVANCED.

This mortgage will be due January 1, 2024.

Mortgagor(s) hereby warrants that Mortgagor(s) holds fee simple title to the above described property, that Mortgagor(s) has good and lawful authority to mortgage the same, that the property is free and clear of all liens and encumbrances, except encumbrances of record, and that Mortgagor(s) will warrant and defend the property at Mortgagor's expense against all claimants whomsoever. Mortgagor(s) also hereby waives and relinquishes all rights of dower, homestead, distributive share, and exemption in and to the above described property.

Mortgagor(s) and each of them further covenant and agrees with, or certifies to, Mortgagee as follows:

1. To pay all liens, judgments, or other assessments against the property, and to pay when due all assessments, taxes, rents, fees, or charges upon the property or under any lease, permit, license, or privilege assigned to Mortgagee as additional security to this mortgage, including those in or on public domain.

2. To insure and keep insured buildings and other improvements, including fixtures and attachments now on or hereafter placed on the property to the satisfaction of Mortgagee. Such insurance will be endorsed with a loss payable clause to Mortgagee. On demand, Mortgagor will furnish said policies or proof of insurance to Mortgagee. Any sums so received by Mortgagee may be applied in payment of any indebtedness matured or unmatured secured by this mortgage, or at the option of Mortgagee may be used to pay for reconstruction of the destroyed improvements. Such insurance will be in an amount at least equal to the lesser of the loan balance, the actual cash value of the collateral, or the replacement cost of the property, and will at a minimum, cover losses caused by fire, lightning, explosion, riot, aircraft, vehicles, vandalism, civil commotion, smoke, windstorm, and hail. Mortgagor(s) will obtain and keep flood insurance in force to cover losses by flood as required by Mortgagee and by the National Flood Insurance Act of 1968, as amended, and by regulations implementing the same. Mortgagor(s) further agrees that Mortgagee is not and will not be liable for any failure by me/us or by any insurer, for whatever reason, to obtain and keep this insurance in force.

3. To keep all buildings, fixtures, attachments, and other improvements now on or hereafter placed on the property occupied and in good repair, maintenance, and condition and to neither commit nor permit any acts of waste or any impairment of the value of the property. Mortgagee may enter upon the property to inspect the same or to perform any acts authorized herein or in the credit agreement(s).

4. In the event Mortgagor(s) fails to pay any liens, judgments, assessments, taxes, rents, fees, or charges or maintain any insurance on the property, buildings, fixtures, attachments, or improvements as provided herein or in the credit agreement(s), Mortgagee, at its option, may make such payments or provide insurance, maintenance, or repairs and any amounts paid therefor will become part of the principal indebtedness secured hereby, be immediately due and payable and bear interest at the default rate provided in the note(s) or credit agreement(s)from the date of payment until paid. The advancement by Mortgagee of any such amounts will in no manner limit the right of Mortgagee to declare Mortgagor(s) in default or exercise any of Mortgagee's other rights and remedies.

5. In the event Mortgagee is a party to any litigation affecting the property or the lien of this mortgage, including any action by Mortgagee to enforce this mortgage or any suit in which Mortgagee is named a defendant (including condemnation and bankruptcy proceedings) Mortgagee may incur expenses and advance payments for abstract fees, attorneys fees (to the extent allowed by law), costs, expenses, appraisal fees, and other charges and any amounts so advanced will become part of the principal indebtedness secured hereby, be immediately due and payable and bear interest at the default rate provided in the note(s) or credit agreement(s) from the date of advance until paid.

6. Any awards made to Mortgagor(s) or their successors by the exercise of eminent domain are hereby assigned to Mortgagee; and Mortgagee is hereby authorized to collect and apply the same in payment of any indebtedness, matured or unmatured, secured by this mortgage.

7. In the event of default in the payment when due of any sums secured hereby (principal, interest, advancements, or protective advances), or failure to perform or observe any covenants and conditions contained herein, in the note(s), credit agreement(s), or other instrument(s), or any proceeding is brought under any Bankruptcy laws, Mortgagee, at its option, may declare the entire indebtedness secured hereby to be immediately due and payable and the whole will bear interest at the default rate as provided in the note(s) or credit agreement(s) and Mortgagee may immediately foreclose this mortgage or pursue any other remedy at law or equity, including foreclosure by advertisement with a power of sale in Mortgagee to the extent provided by applicable law. Delay by Mortgagee in exercising its rights upon default will not be construed as a waiver thereof and any act of Mortgagee waiving any specific default will not be construed as a waiver of any future default. If the proceeds under such sale or foreclosure are insufficient to pay the total indebtedness secured hereby, Mortgagor(s) does hereby agree to be personally bound to pay the unpaid balance, and Mortgagee will be entitled to a deficiency judgment.

8. Upon default, Mortgagee will at once become entitled to exclusive possession, use, and enjoyment of the property and to all rents, issues, crops, profits, and income thereof, from the time of such default and during the pendency of foreclosure proceedings and the period of redemption, the delivery of which may be enforced by Mortgagee by any appropriate suit, action, or proceeding. Mortgagee will be entitled to a Receiver for the property and all rents, issues, crops, profits, and income thereof, without regard to the value of the property, or the sufficiency thereof to discharge the mortgage debt and the foreclosure costs, fees, and expenses. Such Receiver may be appointed by any court of competent jurisdiction upon ex parte application, notice being hereby expressly waived. The Receiver will apply all rents, issues, crops, profits, and income of the property to keep the same in good repair and condition, pay all taxes, rents, fees, charges, and assessments, pay insurance premiums necessary to keep the property insured, pay the expense of the receivership and attorney fees incurred by the Receiver, and apply the net proceeds to the payment of the indebtedness secured hereby. Such Receiver will have all the other usual powers of receivers authorized by law and as the court may direct.

9. The integrity and responsibility of the Mortgagor(s) constitutes a part of the consideration for the obligations secured hereby. Should Mortgagor(s) sell, transfer, or convey the property described herein without prior written consent of Mortgagee, Mortgagee, at its option, may declare the entire indebtedness immediately due and payable and may proceed in the enforcement of its rights as on any other default.

10. That Mortgagor(s) are, and shall continue to be, duly organized, validly existing and legally qualified to do business under the laws of the states in which Mortgagor(s) operate, in compliance with federal, state and local laws or regulations, and have legal authority in such states to conduct Mortgagor(s) business operations and to own agricultural real estate. No change has been made in the name, ownership, control, relationship, legal status or organizational and formation documents of any undersigned since the time any such information was last provided to Mortgagee.

11. That if Mortgagor(s), or anyone signing this Mortgage, is a limited liability company, that those signing on behalf of said limited liability company constitute a majority of the managers or members

thereof, and that the execution of this Mortgage is in the ordinary course of the limited liability company's business and has been authorized by its members.

12. Assignment of Rents including Proceeds of Mineral Leases. Mortgagor(s) hereby assigns, transfers, and conveys to Mortgagee all rents, royalties, bonuses, and delay moneys or other proceeds that may from time to time become due and payable under any real estate lease or under any oil, gas, gravel, rock, or other mineral lease of any kind including geothermal resources now existing or that may hereafter come into existence, covering the property or any part thereof. All such sums so received by Mortgagee will be applied to the indebtedness secured hereby; or Mortgagee, at its option, may turn over and deliver to Mortgagor(s) or their successors in interest, any or all of such sums without prejudice to any of Mortgagee's rights to take and retain future sums, and without prejudice to any of its other rights under this mortgage. This assignment will be construed to be a provision for the payment or reduction of the mortgage debt, subject to the Mortgagee's option as hereinbefore provided, independent of the mortgage lien on the property. Upon payment in full of the mortgage debt and the release of this mortgage of record, this assignment will become inoperative and of no further force and effect.

13. This Mortgage constitutes a Security Agreement with respect to all the property described herein.

14. The covenants contained in this mortgage will be deemed to be severable; in the event that any portion of this mortgage is determined to be void or unenforceable, that determination will not affect the validity of the remaining portions of the mortgage.

15. Redemption Period. If the property described herein is less than ten acres in size and if Mortgagee waives in any foreclosure proceeding any right to a deficiency judgment against Mortgagor(s), then the period of redemption from judicial sale will be reduced to six months. If the court finds that the property has been abandoned by Mortgagor(s) and if Mortgagee waives any right to a deficiency judgment against Mortgagor(s), then the period of redemption from judicial sale will be reduced to sixty days. In addition, if the property described herein is the residence of Mortgagor(s) at the time of foreclosure, but the court finds that after foreclosure the property has ceased to be the residence of Mortgagor(s), then the period of redemption will be reduced to thirty days from the date of a court order so stating. The provisions of this paragraph will be construed to confirm to the provisions of Sections 628.26, 628.27, and 628.28 of the Code of Iowa.

HOMESTEAD EXEMPTION WAIVER

I understand that homestead property is in many cases protected from the claims of creditors and exempt from judicial sale; and that by signing this mortgage, I voluntarily give up my right to this protection for this property with respect to claims based on this mortgage.

(Each individual must sign below and each individual must enter the date signed.)

(For mortgages with a revocable trust as mortgagor: In addition to the authorized trustee(s), any individual grantor/settlor/trustor, and his/her spouse, must individually execute the mortgage and homestead waiver.)

Myron C Zumbach Revocable Trust

By Myron L. Zumbach Date 12-27-2013
Myron L. Zumbach, Co-Trustee

By Rose Ann Bacon Co-Trustee Date X 12/23/2013
Rose Ann Bacon, Co-Trustee

Carol M Zumbach Revocable Trust

By Myron L. Zumbach Date 12-27-2013
Myron L. Zumbach, Co-Trustee

By Rose Ann Bacon - Co Trustee Date X 12/23/2013
Rose Ann Bacon, Co-Trustee

Carol M Zumbach

By Myron L. Zumbach Date: 12-27-2013
Myron L. Zumbach, Agent and Attorney-In-Fact for Carol M Zumbach

Carol M Zumbach

By Rose Ann Bacon Attn-in-Fact for Carol M. Zumbach Date: 12/23/2013
Rose Ann Bacon, Agent and Attorney-In-Fact for Carol M Zumbach

X Rose Ann Bacon Co-Trustee

Myron C Zumbach Revocable Trust

By Myron L. Zumbach
Myron L. Zumbach, Co-Trustee

By Rose Ann Bacon - Co-Trustee
Rose Ann Bacon, Co-Trustee

Carol M Zumbach Revocable Trust

By Myron L. Zumbach
Myron L. Zumbach, Co-Trustee

By Rose Ann Bacon - Co-Trustee
Rose Ann Bacon, Co-Trustee

Carol M Zumbach

By Myron L. Zumbach
Myron L. Zumbach, Agent and Attorney-In-Fact for Carol M Zumbach

Carol M Zumbach

By Rose Ann Bacon
Rose Ann Bacon, Agent and Attorney-In-Fact for Carol M Zumbach

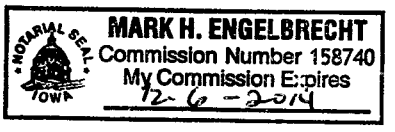
Agent & Attn-in-Fact for Carol M. Zumbach

TRUSTEE ACKNOWLEDGMENT

STATE OF IOWA)
)ss
COUNTY OF DELAWARE)

On this 27th day of December, 2013 before me, a Notary Public, personally appeared Myron L. Zumbach Trustee(s) for Myron C. Zumbach Revocable Trust

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 as such Trustee(s) for the purposes therein mentioned.



(SEAL)

Mark H. Engelbrecht
(Type name under signature)

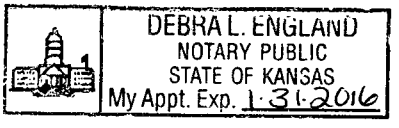
My commission expires 12/6/2014 Notary Public in and for said County and State

TRUSTEE ACKNOWLEDGMENT

STATE OF KANSAS)
)ss
COUNTY OF Morris)

On this 23 day of December, 2013 before me, a Notary Public, personally appeared Rose Ann Bacon Trustee(s) for Myron C. Zumbach Revocable Trust

to me known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that she executed the same as her voluntary act and deed as such Trustee(s) for the purposes therein mentioned.



(SEAL)

(Type name under signature) Debra L. England

My commission expires January 31, 2016 Notary Public in and for said County and State

TRUSTEE ACKNOWLEDGMENT

STATE OF IOWA)
) ss
COUNTY OF DELAWARE)

On this 27th day of December, 2013, before me, a Notary Public, personally appeared Myron L. Zumbach, Trustee(s) for Carol M. Zumbach Revocable Trust 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 as such Trustee(s) for the purposes therein mentioned.

(SEAL)

MARK H. ENGELBRECHT
Commission Number 158740
My Commission Expires
12-6-2014

My commission expires 12-6-2014

Mark H Engelbrecht
Mark H. Engelbrecht
Notary Public in and for said County and State

TRUSTEE ACKNOWLEDGMENT

STATE OF KANSAS)
) ss
COUNTY OF Morris)

On this 23rd day of December, 2013, before me, a Notary Public, personally appeared Rose Ann Bacon, Trustee(s) for Carol M. Zumbach Revocable Trust to me known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that she executed the same as her voluntary act and deed as such Trustee(s) for the purposes therein mentioned.

(SEAL)

Debra L. England
Debra L. England
Notary Public in and for said County and State

My commission expires January 31, 2016

DEBRA L. ENGLAND
NOTARY PUBLIC
STATE OF KANSAS
My Appt. Exp. 1-31-2016

ATTORNEY-IN-FACT ACKNOWLEDGMENT

STATE OF IOWA)
)ss
COUNTY OF DELAWARE)

On this 27th day of December, 2013 before me, a Notary Public, personally appeared Myron L. Zumbach to me known to be the person who executed the foregoing Instrument on behalf of, and as attorney-in-fact for, Carol M. Zumbach (principal), and said individual acknowledged that he/she executed the same as the voluntary act and deed of said principal.

(SEAL) NOTARIAL SEAL IOWA MARK H. ENGELBRECHT Commission Number 158740 My Commission Expires 12-6-2013

Mark H. Engelbrecht
(Type name under signature)

My commission expires 12/6/2013 Notary Public in and for said County and State

ATTORNEY-IN-FACT ACKNOWLEDGMENT

STATE OF KANSAS)
)ss
COUNTY OF Morris)

On this 23 day of December, 2013 before me, a Notary Public, personally appeared Rose Ann Bacon to me known to be the person who executed the foregoing Instrument on behalf of, and as attorney-in-fact for, Carol M. Zumbach (principal), and said individual acknowledged that he/she executed the same as the voluntary act and deed of said principal.

(SEAL) DEBRA L. ENGLAND NOTARY PUBLIC STATE OF KANSAS My Appt. Exp. 1-31-2016

(Type name under signature)

My commission expires January 31, 2016 Notary Public in and for said County and State