ANTENUPTIAL AGREEMENT

THIS AGREEMENT is made this 31 day of October, 1995 between Robert J. Swanson of Manchester, Iowa hereinafter Robert and Elvetta V. Bender of Minot, North Dakota hereinafter Elvetta, Witnesseth:

WHEREAS a marriage is intended to be solemnized between the parties hereto and in view of the fact that after their marrying in the absence of any agreement to the contrary, their legal relations and powers as to property by reason of their marriage would be other than those of their present single state; and

WHEREAS Robert has been married and has two children by his former marriage; and

WHEREAS Elvetta has been married and has three children by her former marriage; and

WHEREAS each of the parties owns property in his respective sole and separate right and has acquired same prior to the intended marriage and it is the desire of both parties that said property shall retain its status free and clear of any claims by either party against the property of the other; and

WHEREAS it is the desire of the parties that any property which they may hereafter acquire or inherit in their sole and separate capacities shall remain separate and free from the claims of the other the same as the separate property now owned by them; and

WHEREAS each party is entering into this agreement with a full knowledge on the part of each as to the extent and probable value of the assets of the other and with full knowledge of all of the rights conferred by law upon each in the estate of the other by virtue of this proposed marriage in the absence of any agreement between them;

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Rec Amt $32.00

DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

E+M Bender

NOW THEREFORE in consideration of the conditions and stipulations herein contained and the marriage anticipated between the parties hereto, Robert and Elvetta agree as follows:

1. That during their marriage herein contemplated, each of them shall be completely independent of the other as to all property owned by either of them before or after the said contemplated marriage unless specifically excepted herein, and said property shall be subject to his or her disposition as his or her separate property without signature or joining in by the other in the same manner as if said proposed marriage had never been celebrated. Any transfer or other disposition of the property by either party to this contract shall convey the same title that said transfer would convey had the marriage not existed.

2. That each of the parties represent that they have disclosed to the other the property now owned by them and discussed the reasonable values thereof and each has made a careful review of the other's property. Robert owns the property set forth in Exhibit "A" and Elvetta owns the property set forth in Exhibit "B", both exhibits being attached hereto and made a part hereof by this reference.

3. That the purpose of this contract is to limit the right of either party to participate in the estate of the other should the marriage relationship be terminated by death or legal proceedings.

4. That nothing herein shall be construed to be a bar to either party to this agreement giving any property of which either may be possessed at any time to the other party by will, gift, joint tenancy or otherwise.

5. That the provisions of this antenuptial agreement and contract shall be in lieu of all of the claims that either party might have, make or claim to the property of the other including but not limited to a claim in the estate of the other party or for statutory dower.

6. That all property which either party owns in his own right or becomes part of his estate shall descend according to the will of such party or by intestate succession the same as if the marriage contemplated herein had never been entered into and the same as if neither party had left a surviving spouse.

7. That this agreement shall become effective only on the consummation of the proposed marriage between the parties hereto and if such marriage does not take place, then this agreement shall be null and void.

8. As part of the consideration for this agreement, Robert agrees that Elvetta shall have a life use of the 1991 Winnebago Motor Home and upon her death it shall descend to the legal heirs of Robert. As yet a further consideration upon the death of Robert, Elvetta shall have the first option to purchase the 1989 Buick Park Avenue at blue book cost.

9. That each of the parties hereto have been advised of their right to independent counsel in this matter. Robert is represented by E. Michael Carr, Attorney at Law of Manchester, Iowa and Elvetta has waived any right to independent counsel. Both parties state that they have read and understand the intent and meaning of this contract and that they each voluntarily enter into same.

Robert J. Swanson

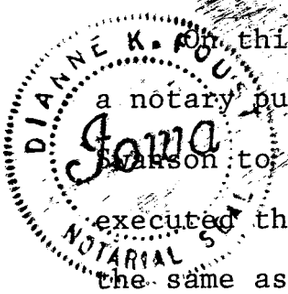
Robert J. Swanson

Elvetta V. Bender

Elvetta V. Bender

STATE OF IOWA)
) ss.
DELAWARE COUNTY)

On this 31 day of October, 1995 before me the undersigned a notary public in and for said state personally appeared Robert J. Evanson to me known to be the identical person named in and who executed the foregoing instrument and acknowledged that he executed the same as his voluntary act and deed.

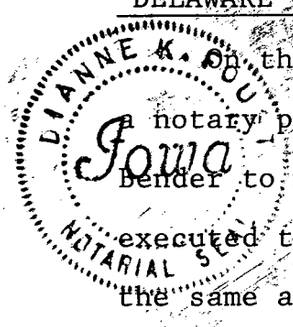


Dianne K. Foust

Dianne K. Foust, Notary Public in and for said State.

STATE OF IOWA)
) ss.
DELAWARE COUNTY)

On this 31 day of October, 1995 before me the undersigned a notary public in and for said state personally appeared Elvetta V. Bender to me known to be the identical person named in and who executed the foregoing instrument and acknowledged that she executed the same as her voluntary act and deed.



Dianne K. Foust

Dianne K. Foust, Notary Public in and for said State.

EXHIBIT "A"

ASSETS OF ROBERT J. SWANSON

House and real estate located at 138 Delhi Road, Manchester, Iowa -	80,000.00
John Deere mower -	5,000.00
Balance owed on farm contract recorded in Book 103 page 126 in Delaware County, Iowa -	182,187.50
Checking account, First State Bank	4,000.00
Checking account, Citizens State Bank, Ryan, Iowa	5,000.00
Checking account, Collins Credit Union, Cedar Rapids, Iowa, Member #[redacted] -	9,400.00
Certificate Collins Credit Union, Cedar Rapids, Iowa, Acct. #[redacted] -	22,000.00
Money in Allied Life Insurance, Account #[redacted] -	63,000.00
IRA Citizens State Bank, Ryan, Iowa [redacted] -	15,000.00
IRA Citizens State Bank, Ryan, Iowa (Crystal's with Robert as beneficiary)[redacted] -	5,200.00
Household property -	8,000.00
Mobile home 14 x 60 located in Mission, Texas -	20,000.00
1989 Buick Park Avenue -	6,500.00
1990 Oldsmobile -	6,000.00
1991 Winnebago Motor Home -	30,000.00
Life Insurance:	
a. Allied	150,000.00
b. U.S. Government	5,000.00

EXHIBIT "B"

ASSETS OF ELVETTA V. BENDER

1986 Toyota RV -	5,000.00
Checking account, First American Bank West, Minot, North Dakota, Acct. #[redacted] -	1,591.00
CD, First American Bank West, Minot, North Dakota, Acct. #[redacted] -	6,148.00
IRA, First American Bank West, Minot, North Dakota, Acct. #[redacted] -	10,000.00
IRA, First American Bank West, Minot, North Dakota, Acct. #[redacted] -	14,278.00
Van Kampen Merritt US Government A Acct. #[redacted] (6202 shares) -	92,000.00
Checking account, First Interstate Bank (California) Acct. #[redacted] -	50.00 to 200.00
Savings account, First Interstate Bank (California) approx.	1,000.00
American Mutual formerly Central Life, life insurance policy	1,000.00