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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

NOTICE AGREEMENT

Recorder's Cover Sheet

Preparer's Information: (Name, address and phone number)

Community Savings Bank
201 East Main St
Manchester, Iowa 52057
563-927-4014

Taxpayer Information: (Name, address and phone number)

Nicholas T and Allison R Schissel
1615 Kerry Lane
Jesup, Iowa 50648

Return Document To: (Name, address and phone number)

CK 8.00 ⊗ $5.00 Linda A Bessey
Community Savings Bank
201 East Main St
Manchester, Iowa 52057
563-927-4014

Grantors:

Nicholas T Schissel & Allison R Schissel
Beverly Schneider Trust

Grantees:

Community Savings Bank

Legal Description:

See page 2

NOTICE AGREEMENT

The undersigned hereby acknowledges that the Community Savings Bank is currently making a loan to Nicholas T Schissel and Allison R Schissel in the amount of $103,000.00 on property described as follows:

One-story ranch style home situated on Leased Land part of Schneider Camp, Milo Township, Section 23, Township 88 North, Range 5, Delaware County, Iowa, Locally known as 20675 257th St, Manchester, IA 52057

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

And the undersigned, for and on behalf of the Beverly Schneider Trust as Trustee of the Beverly L Schneider Declaration of Trust dated 5/31/2002 and its successors in interest, hereby agrees that in the event that the said Nicholas T Schissel and Allison R 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 of termination 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 all rent due to the undersigned during their term of possession of the premises.

Dated this 27 day of October, 2014.

Beverly Schneider Trust as Trustee of the Beverly L Schneider Declaration of Trust dated 5/31/2002

Beverly Schneider

By: Beverly Schneider-Trustee

STATE OF IOWA, COUNTY OF DELAWARE:

On this 27 day of October, 2014, 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.

Jean A. Kuehl

Notary Public in and for the State of Iowa

NOTARIAL SEAL IOWA

JEAN A. KUEHL
Commission Number 774408
My Commission Expires
8/12/2015

SCHNEIDER CAMP

for 2015

RENTAL TERMS

Effective from January 1, 2010, ***until notified otherwise***, the Rent will be **$1,500.00 per year** and **DUE JANUARY 1ST of EACH YEAR.** Payments received after January 31st will need to pay $1,550.00. An additional $50 will be added per month if not paid. **You will not receive a yearly notice that this is due. Please mark your calendars!**

Following below are the rules. You are agreeing to comply by them if you purchase a cabin here and pay the lease.

We have the right to evict you at any time per our discretion.

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

2. There are **NO** multiple owners of a cabin.

3. No cabin owner can add to the external part of their cabin without approval and permission. Sheds may be erected, with approval, being no bigger than 12'x12' in size and one story high

4. You are allowed **two cars per cabin without a fee**. Additional cars must stop and pay their quarter when entering **each time, including family and friends! (Yes this means your own children!)** With 52 cabins and two cars that is 104 cars that we need to keep track of already. This rule is continually being abused. **IT IS YOU, THE CABIN OWNERS RESPONSIBILITY TO INFORM YOUR GUEST TO DRIVE SLOW, STOP AND PAY!!** If you are riding in with someone else in their car you are required to stop and pay. These rules apply day and night in order to keep it private for all of you!! Please let us know when you change vehicles.

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

6. No fences will be allowed.

7. Cabin owners are expected to keep their dogs tied up or on their premises! No one wants to clean up or step in other animals messes!! Please also control their barking. People come to relax at the cabin and not listen to a dog barking constantly! Dogs caught chasing cattle will not be allowed back. If your dog chases cattle through any fences you will be responsible for the repair and loss, if any.

8. No Motor bikes or ATVs allowed. You are renting the ground where your cabin is, not the whole farm.

9. No campers, camping trailers or tents allowed at a cabin **without permission**!! If we don't know about them, they may be asked to leave. This is not a campground. Please let us know ahead and be mindful of your neighbors.

10. Please inform delivery trucks or service trucks to stop at the house and let us know where they are going so we can make sure they are where they are supposed to be. We don't want unauthorized people in here and have to worry about theft, etc. There is **no charge for these vehicles.**

11. When you enter the lane you are on **PRIVATE PROPERTY**!! Please drive at a **SLOW SPEED, 10-15 mph**... **ALL THE WAY BACK TO YOUR CABIN AND EVEN SLOWER THROUGH THE FARM YARD...5 – 10 mph!!** Be mindful of the farm machinery and wait or **get out of the way of them. It is much harder for them to move than it is for you!**

12. Please keep removed all trash, old lumber, barrels, and other junk from around your cabin and fences. Let's keep it all clean and looking nice! This is not a storage place for your unwanted stuff.

13. If you store a boat or a pontoon trailer here, please park them all on the north side of the cabins by the "y". You must keep the grass mowed under them throughout the summer. Do Not use any chemicals!! Mow your space before you park your trailer, again by July 4th, and again before Labor Day weekend. If the grass is not kept mowed we may impound it and release it for a fee when it is mowed. Please mark your trailers with your names.

14. When the "ROAD CLOSED" or the "STOP" signs are up to the river, please obey! This means that the road is too soft to drive on! We **do not keep the road back to the river plowed in the winter and do not allow anyone to have it plowed.** If you are able to drive to your cabin you are welcomed to drive if we don't have much snow and are always welcomed to park in the yard and walk back. Best bet would be to call ahead to see if you can drive back.

15. There will be no trees or bushes planted away from the cabin without permission.

16. We require that you carry a minimum of $100,000 in liability coverage on your homeowner's insurance.

17. We require you provide us with a certificate of liability insurance verifying you have coverage **every year at your renewal**. The certificate holder should be as follows: Beverly Schneider, 125 Crescent Drive, Manchester, Iowa 52057. We require that Bev Schneider be listed as an "additional insured" on your homeowner's policy and be notified from your insurance company if your insurance were to go into cancellation or be cancelled. Have the insurance renewals mailed to Bruce's address: 20179 258t h Street, Manchester, IA 52057

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

THANK YOU!

Make checks payable to: **Beverly Schneider**

125 Crescent Drive

Manchester, Iowa 52057

(You can mail your checks or drop them off at Bruce's house.)

Contact Person: Bruce or Margie Schneider (sons: Logan & Blake)

20179 258th Street

Manchester, IA 52057

Bruce Home: 563-927-6861

Bruce's Cell: 563-920-5138

Email for Bruce & Margie: **bmlbsch@iowatelecom.net**