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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Prepared By:

Ryan D. Marcus	FSA, 200 South 12th St. Manchester, IA 52057	563-927-4250
(Name)	(Address)	(Telephone No.)

Return To:

Farm Service Agency	200 South 12th St. Manchester, IA 52057	563-927-4250
(Name)	(Address)	(Telephone No.)

This form is available electronically.

Form Approved – OMB No. 0560-0237

(See Page 2 for Privacy Act and Paperwork Reduction Act Statements)

FSA-2319 IA (02-10-12)

U.S. DEPARTMENT OF AGRICULTURE
Farm Service Agency

Position 5

AGREEMENT WITH PRIOR LIENHOLDER

1. **WHEREAS** *(a)* Citizens State Bank

(Mortgagee) is the holder of a certain *(b)* Deed of Trust

(Security Instrument) recorded in Book No. *(c)* 2013 Page *(d)* 3870 ,

of the *(e)* Recorder's Records of *(f)* Delaware

County; *(g)* .

2. **WHEREAS** Kevin Frank Knipper and Andrea June Knipper, husband and wife

(Mortgagor) is the owner of certain real estate described in the above listed security instrument; and

3. **WHEREAS**, Mortgagor has applied to the United States of America, United States Department of Agriculture, acting through the Farm Service Agency (Government), for a loan to be secured by a mortgage, deed of trust, or other security instrument that will be subject to the Security Instrument held by or the benefit of Mortgagee;

4. **THEREFORE**, in consideration of the making of the loan by the Government, Mortgagee, for Mortgagee's self, heirs, executors, administrators, successors, and assigns does hereby agree:

(a) That, if not required under State law, foreclosure proceedings will not begin unless the Government is provided prior written notice by certified mail not later than the date the notice to cure is provided to the borrower. This notice will be sent to the following address:

Farm Service Agency
200 South 12th St.
Manchester, IA 52057

5. **IN WITNESS WHEREOF,** Mortgagee has executed this Agreement by signing on the *(a)* 13 day of *(b)* November, *(c)* 2014.

Citizens State Bank

BY *(d)* Audrey G. Savage

Audrey G. Savage

TITLE *(e)* _____

6. ACKNOWLEDGMENT

State of Iowa
County of Delaware

** Citizens State Bank

On this 13th day of November, 2014, before me personally appeared Audrey Savage for ** to be known to me to be the same person whose name is subscribed to the forgoing instrument, and acknowledged that she signed and delivered the instrument as her free and voluntary act, for the uses and purposes set forth.

My commission expires:

JAMES P. GUDENKAUF
Commission Number 708334
My Commission Expires
02-28-2016

James P. Gudenkauf
Notary Public

NOTE: *The following statement is made in accordance with the Privacy Act of 1974 (5 U.S.C. 552a - as amended). The authority for requesting the information identified on this form is the Consolidated Farm and Rural Development Act, as amended (7 U.S.C. 1921 et. seq.). The information will be used to determine eligibility and feasibility for loans and loan guarantees, and servicing of loans and loan guarantees. The information collected on this form may be disclosed to other Federal, State, and local government agencies, Tribal agencies, and nongovernmental entities that have been authorized access to the information by statute or regulation and/or as described in the applicable Routine Uses identified in the System of Records Notice for USDA/FSA-14, Applicant/Borrower. Providing the requested information is voluntary. However, failure to furnish the requested information may result in a denial for loans and loan guarantees, and servicing of loans and loan guarantees. The provisions of criminal and civil fraud, privacy, and other statutes may be applicable to the information provided.*

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