Tom Hansen

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Document 2017 1211 Type 06 006 Pages 2
Date 5/03/2017 Time 10:56:28AM
Rec Amt $12.00

Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Prepared By:

Shelly M Frieden	500 Gunder Road NE, Suite A, Elkader, IA 52043	563-245-1713
(Name)	(Address)	(Telephone No.)

Return To:

Farm Service Agency	500 Gunder Road NE, Suite A, Elkader, IA 52043	563-245-1713
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(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
1218 W. Main St., Manchester, IA 52057
(Mortgagee) is the holder of a certain *(b)* Real Estate Mortgage
(Security Instrument) recorded in Book No. *(c)* 2017 Page *(d)* 1209,
of the *(e)* County Recorder's Records of *(f)* Delaware
County; *(g)* Iowa.

2. **WHEREAS** Chad Joseph Holtz and Jackie Ann Holtz, husband and wife
1282 Highway 13, Strawberry Point, IA 52076
(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:
Clayton County FSA
500 Gunder Road NE, Suite A
Elkader, IA 52043

(b) That the Government may, at its option cure any monetary default by paying the amount of the Mortgagor's delinquent payments to the Mortgagee, or pay the obligation in full and the Mortgagee will assign the lien to the Government including any provisions for borrower rights.

(c) That to the extent the Security Instrument secures future advances, which have priority over the Government's security instrument, no advances for purposes other than taxes, insurance or payment on other prior liens will be made under any future advance feature of the Mortgagee's Security Instrument without the written consent of the Government; and

(d) That this agreement includes consent to the Government for making loans and taking the related mortgage notwithstanding any provision of the Mortgage which prohibits a loan or mortgage without the Mortgagee's consent.

5. **IN WITNESS WHEREOF,** Mortgagee has executed this Agreement by signing on the *(a)* 5th day of *(b)* April, *(c)* 2017.

BY *(d)* Shelia D Smith

TITLE *(e)* VP

6. ACKNOWLEDGMENT

STATE OF IOWA
COUNTY OF Delaware

On this 5th day of April, 2017, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared Shelia D. Smith, to me personally known, who, being by me duly sworn, did say that she/he is the Vice President of said corporation executing the within and foregoing instrument to which this is attached, that no seal has been procured by the said corporation; that said instrument was signed on behalf of said corporation by authority of its Board of Directors; and that said Vice President as such officer acknowledged the execution of said instrument to be the voluntary act and deed of said corporation, by it and by him/her voluntarily executed.

NOTARIAL SEAL IOWA
LAURIE A. WISKUS
Commission Number 742053
My Commission Expires
8-2-2018

Laurie A. Wiskus
NOTARY PUBLIC

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