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Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Prepared By:

Kim Naber	FSA, 200 S. 12th St. Manchester, IA 52057	563-927-4250
(Name)	(Address)	(Telephone No.)

Return To:

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

Form Approved – OMB No. 0560-0237
OMB Expiration Date: 02/28/2029

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FSA-2319 IA (04-01-26) — **U.S. DEPARTMENT OF AGRICULTURE**, Farm Service Agency — Position 5

AGREEMENT WITH PRIOR LIENHOLDER

1. **WHEREAS** *(a)* Citizens State Bank
7352 Columbus St., New Vienna, IA 52065
(Mortgagee) is the holder of a certain *(b)* Real Estate Mortgage
(Security Instrument) recorded in Book No. *(c)* 2026 Page *(d)* 3179,
of the *(e)* County Recorder's Records of *(f)* Delaware
County; *(g)* State of Iowa.

2. **WHEREAS** Michael John Carroll and Andrea Lauren Carroll, husband and wife
3225 180th Ave., Ryan, IA 52330
(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:
USDA - Farm Service Agency
200 South 12th St.
Manchester, IA 52057

(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)* 28th day of *(b)* October, *(c)* 2026.

BY *(d)* Allan Boge Allan Boge

TITLE *(e)* Vice President

6. ACKNOWLEDGMENT

State of Iowa }
County of Delaware } ss.

On this 28th day of October, 2026, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared Allan L. Boge 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 forgoing 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 Allan L. Boge 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.

My commission expires:
5-24-2028

NOTARIAL SEAL IOWA
RUTH BOCKENSTEDT
Commission Number 817129
My Commission Expires
5-24-2028

Ruth Bockenstedt
Notary Public

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