Recorded: 11/12/2026 at 11:11:20.0 AM
County Recording Fee: $7.00
Iowa E-Filing Fee: $3.00
Combined Fee: $10.00
Revenue Tax: $0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2026 PG: 3329

LOAN ORIGINATOR NAME: Lindsay Marie Domeyer
NMLS COMPANY IDENTIFIER: 543887
NMLS ORIGINATOR IDENTIFIER: 554297

Prepared By: **Laurie Wiskus, Citizens State Bank, 1218 W Main St, Manchester IA 52057 PH. 563-927-8019**
Return to: **Citizens State Bank, 1218 W Main St, Manchester IA 52057**

SUBORDINATION AGREEMENT

This Subordination Agreement provides as follows:

1. Citizens State Bank is the holder of a mortgage dated the 24th day of March, 2026, and recorded on the 30th day of March, 2026, in Book 2026, Page 738, of the Records of Delaware County, Iowa, and which was executed by William J Blumer and Cindy J Blumer. The mortgage encumbers the following described property:

Parcel 2017-90, Part Of The NW 1/4 - NW 1/4 in Section 36, T88N, R6W Of The Fifth P.M., Delaware County, Iowa, according to plat recorded in Book 2017, Page 3280

2. GNB Bank is also the holder of a mortgage dated the 4th day of November, 2026, and recorded on the 10th day of November, 2026, in Book 2026, Page 3314, of the Records of Delaware County, Iowa, This mortgage was executed by the mortgagors described above and encumbers the property described above.
3. Citizens State Bank, desires that the mortgage described in paragraph two of this agreement be a first mortgage lien on the property described above.

THEREFORE, in exchange for valuable consideration, Citizens State Bank, hereby subordinates all its right, claim, or interest in the mortgage described in paragraph one of this agreement to all the right, claim, or interest that Citizens State Bank holds in the mortgage described in paragraph two of this agreement.

DATED this 12th day of November, 2026.

Citizens State Bank

By: _____
Daniel R Kumley, President

STATE OF IOWA

ss:

COUNTY OF Jones

On this 12th day of November, 2026, before me, a Notary Public in the State of Iowa, personally appeared Daniel R Kumley, to me personally known, who being by me duly sworn or affirmed did say that person is President (title) of said corporation, that the seal affixed to said instrument is the seal of said corporation and that said instrument was signed and sealed on behalf of the said corporation by authority of its board of directors and the said Daniel R Kumley acknowledged the execution of said instrument to be the voluntary act and deed of said corporation by it voluntarily executed.

My commission expires:

_____
Notary Public Mary Jo Eike

NOTARIAL SEAL IOWA
MARY JO EIKE
Commission Number 738886
My Commission Expires
2-2-2027