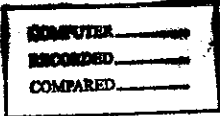


MICHELLE "MICKI" UTSLER, COUNTY RECORDER  
MADISON IOWA



✓ This instrument was drafted by Janet Korth of US Bank Loan Servicing (800)658-0886  
PO Box 3427, Oshkosh, WI 54903-9989

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

Deed Of Trust Subordination Agreement

Account No. 47268871998

This Agreement is made this 23 day of November, 2004, by and between US Bank National Association f/k/a Firststar Bank, N.A. ("Bank") and Chase Manhattan Mortgage its successors and/or assigns ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 25th day of July, 2001, granted by Gary P Cornelius and Karen L Cornelius ("Borrower"), and recorded in the office of the County Recorder, Madison County, Iowa, on Book 2001, Page 3998, as Document , encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated January 7th, 2005, granted by the Borrower, and recorded in the same office on \* JANUARY 20, 2005, as BOOK 2005, PAGE 259, encumbering the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Deed of Trust, Bank has agreed to execute and deliver this Subordination Agreement.

\* concurrently here with

ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Deed of Trust on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Deed of Trust on the Property, to the full extent of all sums from time to time secured by the Senior Deed of Trust; provided, however, that the total indebtedness secured by the Senior Deed of Trust does not exceed \$118,000.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Deed of Trust, and costs of collection, and provided further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Senior Mortgage.

Legal Description: The Northwest Quarter of the Southeast Quarter Except a Tract Commencing at the Northwest Corner of the Said Southeast Quarter and Running Thence East 4 Rods Thence in a Southwesterly Direction 16 Rods to a Point 14 Rods East of the West Line Thereof, Thence South 5 Rods, Thence in a Southwesterly Direction 20 Rods to a Point 32 Rods South of the Place of Beginning, in Section Twenty Five (25) in Township Seventy Seven (77) North Range Twenty Six (26) West of the 5<sup>th</sup> PM Madison County, Iowa Property Address 1545 WALNUT LANE CUMMING IA 50061

IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

US Bank National Association f/k/a Firststar Bank, N.A.

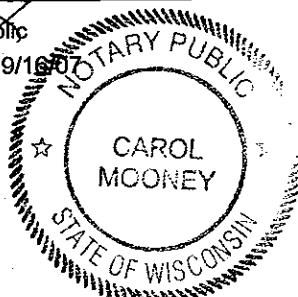
Joseph Berenz  
By: Joseph Berenz  
Title: Loan Operations Officer

STATE OF Wisconsin  
COUNTY OF Winnebago

The foregoing instrument was acknowledged before me this 23 day of November, 2004, by (name) Joseph Berenz, the (title) Loan Operations Officer of US Bank National Association f/k/a Firststar Bank, N.A., a national banking association, on behalf of the association.

Janet Korth  
PREPARED BY JANET KORTH

Carol Mooney  
Carol Mooney, Notary Public  
My Commission Expires: 9/16/07



Order Number: 000562104 (REVISED)

Re: GARY CORNELIUS  
KAREN CORNELIUS

1454 WALNUT LANE  
CUMMING, IA 50061  
MADISON County

**EXHIBIT 'A'**

THE FOLLOWING DESCRIBED RAELE ESTATE SITUATED IN MADISON COUNTY, IOWA TO WIT:

THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER EXCEPT A TRACT COMMENCING AT THE NORTHWEST CORNER OF THE SAID SOUTHEAST QUARTER AND RUNNING THENCE EAST 4 RODS THENCE IN A SOUTHWESTERLY DIRECTION 16 RODS TO A POINT 14 RODS EAST OF THE WEST LINE THEREOF, THENCE SOUTH 5 RODS, THENCE IN A SOUTHWESTERLY DIRECTION 20 RODS TO A POINT 32 RODS SOUTH OF THE PLACE OF BEGINNING, IN SECTION TWENTY FIVE (25) IN TOWNSHIP SEVENTY SEVEN (77) NORTH RANGE TWENTY SIX (26) WEST OF THE 5TH PM MADISON COUNTY, IOWA.

071012584 011000