

LOAN AGREEMENT

This agreement is entered into this 5th day of March, 1993 between Bro Oil Company, Inc., an Iowa Corporation, 4701 University, Des Moines, IA 50311, hereinafter referred to as "Bro" and Farmers Bank & Trust, 635 First Street, Box 370, Webster City, IA 50595, hereinafter referred to as "FBT".

In consideration of the sum of \$1.00 and other good and valuable consideration the receipt and sufficiency of which is hereby acknowledged to Bro in hand paid by FBT, Bro hereby agrees as follows:

1) Bro will assign to FBT via Assignment of Leases and Rents, its interest in thirty-one (31) leases between Bro, as landlord, and HVX, Inc., now known as Heartland Pantry, Inc., an Iowa Corporation, as tenant, covering thirty-one separate 4 Sons Handy Shops locations. Bro hereby certifies that Heartland Pantry, Inc. is in compliance with the terms of each lease and that Heartland Pantry, Inc.'s performance on each lease is guaranteed by HyVee Food Stores, Inc. These thirty-one locations are more specifically described in the individual Assignments of Leases and Rents but are generally described as follows:

- Bro Oil Company, Inc. Store Location #1--109 South 5th Street, Adair, IA
- Bro Oil Company, Inc. Store Location #2--Hwy 71 North, Audubon, IA
- Bro Oil Company, Inc. Store Location #4--Casey Store, Casey, IA
- Bro Oil Company, Inc. Store Location #6--303 Tracy Street, Neola, IA
- Bro Oil Company, Inc. Store Location #8--1303 Front Street, Stuart, IA
- Bro Oil Company, Inc. Store Location #9--1424 Sunset, Norwalk, IA
- Bro Oil Company, Inc. Store Location #13--Hwy 175, Stratford, IA
- Bro Oil Company, Inc. Store Location #18--Hwy 9 & 17, Arastrom, IA
- Bro Oil Company, Inc. Store Location #23--106 South 4th Street, Forest City, IA
- Bro Oil Company, Inc. Store Location #24--903 Sumner, Creston, IA
- Bro Oil Company, Inc. Store Location #30--1 North Locust, Glenwood, IA
- Bro Oil Company, Inc. Store Location #31--100 South Douglas, Afton, IA
- Bro Oil Company, Inc. Store Location #15--308 18th Street, Spirit Lake, IA
- Bro Oil Company, Inc. Store Location #32--Keck City Center, 501 Locust, Des Moines, IA
- Bro Oil Company, Inc. Store Location #28--11010 Douglas Ave, Urbandale, IA
- Bro Oil Company, Inc. Store Location #3--122 S. 1st & Washington, Winterset, IA
- Bro Oil Company, Inc. Store Location #5--1400 E. Washington, Clarinda, IA
- Bro Oil Company, Inc. Store Location #14--3rd Ave. & 4th Ave., Swea City, IA
- Bro Oil Company, Inc. Store Location #16--303 Elm St., Jefferson, IA
- Bro Oil Company, Inc. Store Location #17--3001 Main St., Emmetsburg, IA
- Bro Oil Company, Inc. Store Location #25--530 North Ave., Norwalk, IA
- Bro Oil Company, Inc. Store Location #26--508 S.E. Kent, Greenfield, IA
- Bro Oil Company, Inc. Store Location #27--311 S. 13th St., Humboldt, IA
- Bro Oil Company, Inc. Store Location #29--Hwy 175, Ellsworth, IA
- Bro Oil Company, Inc. Store Location #33--Hwy 69 & NW 9th, Ankeny, IA
- Bro Oil Company, Inc. Store Location #63--Commissary, 1424 Sunset, Norwalk, IA
- Bro Oil Company, Inc. Store Location #19--304 North Jones, Algona, IA
- Bro Oil Company, Inc. Store Location #10--210 S.W. Linden, Ankeny, IA
- Bro Oil Company, Inc. Store Location #21--825 Flindt Drive, Storm Lake, IA
- Bro Oil Company, Inc. Store Location #20--1703 Central, Estherville, IA
- Bro Oil Company, Inc. Store Location #22--701 Poplar, Atlantic, IA

FILED NO. **2236**
 BOOK 41 PAGE 343
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 MICHELLE UTSLER
 RECORDER
 MADISON COUNTY, IOWA
 Fee \$10.00

Misc Record 45-606

2) Bro hereby certifies that each location listed above represents real property owned by it except the following locations:

Bro Oil Company, Inc. Store Location Number	Landlord
--- Location #21--Storm Lake	Kent D. Bro
--- Location #20--Estherville	Kent D. Bro
--- Location #22--Atlantic	Kent D. Bro
--- Location #16--Jefferson	Todd M. Bro
--- Location #17--Emmetsburg	Mervin E. Bro
--- Location #3--Winterset	Mervin E. Bro
--- Location #19--Algona	Mervin E. Bro
--- Location #32--Des Moines (Skywalk)	Keck City Center Parking, L.P.
--- Location #25--Norwalk II	Neil Croonquist
--- Location #28--Urbandale	Neil Croonquist
--- Location #26--Greenfield	Battle Creek Land Corp.

These properties are leased by Bro from the respective landlords listed. Bro agrees to assign it's interest in these leases to FBT and to maintain the leases and to exercise the options necessary under the leases to maintain them until any and all indebtedness to FBT is paid in full. In addition, Bro hereby certifies that it is in full and complete compliance with the terms and conditions of these leases.

3) Bro agrees to provide annual financial statements on itself, affiliate companies, and principal shareholders to FBT on an annual basis.

4) In as much as loan proceeds have or are being used to retire mortgage indebtedness on the locations owned by Bro and leasehold indebtedness on locations leased by Bro, which locations are more specifically described in the Assignments of Leases and Rents referred to in paragraph 1) above, Bro agrees to maintain ownership of these properties free and clear of any and all liens, including but not limited to mortgage liens, mechanics liens, fixture liens, tax liens, judgements, liens for current years taxes excepted, until such time as the indebtedness described above is paid in full.

5) In addition to the use of loan funds described in paragraph 4) above, Bro has used loan funds to retire mortgage indebtedness on the following properties and to construct a car wash at each loaction:

GRIMES: That part of Lot 1, Southwest Quarter, Southeast Quarter, Section 32, Township 80 North, Range 25 West of the 5th P.M., Grimes, Polk County, Iowa and described as follows: Commencing 75.00 feet North and 33.00 feet East of the South Quarter corner of said Section 32; thence North 0 degrees 02' West, 150.00 feet to the point of beginning; thence continuing North 0 degrees 02' West, 60.00 feet; thence South 90 degrees 00' 00" East, 250.00 feet; thence South 0 degrees 02' East, 210.00 feet; thence North 90 degrees 00' 00" West, 45.00 feet; thence North 0 degrees 02' West, 150.00 feet; thence North 90 degrees 00'00" West, 205.00 feet to the point of and containing 0.50 acres (21,750 S.F.) more or less.

CLARION: Lots 1, 2, 3, and 4 except the West 66.00 feet thereof; in Block 1 of Railroad Addition to Clarion, Iowa, Wright County, Iowa.

STORY CITY: West Sixty (60) feet of Lot One (1), except the North Forty-three (43) feet thereof in Block Thirty-one (31) in the original town of Story City, Iowa, Story County, Iowa.

Bro agrees to maintain ownership of these properties free and clear of any and all liens, including but not limited to mortgage liens, mechanics liens, fixture liens, tax liens, judgements, liens for current year taxes excepted, until such time as the indebtedness described above is paid in full.

This agreement is entered into this 5th day of March, 1993.

FARMERS Bank & Trust
BY: James M. Smith
James M. Smith
Senior Vice President

Bro Oil Company, Inc.
BY: Kent D. Bro
Kent D. Bro, President
BY: Todd M. Bro
Todd M. Bro, Secretary

CORPORATION ACKNOWLEDGEMENT STATE OF IOWA, COUNTY OF HAMILTON

On this 5th day of March, A.D., 1993, before me, a Notary within and for said County, personally appeared Kent D. Bro and Todd M. Bro. to me personally known, who being duly sworn say that they are President and Secretary of Bro Oil Company, Inc., the corporation named in the foregoing instrument, and that said instrument was signed in behalf of said corporation by authority of its Board of Directors and they acknowledged said instrument to be the free act and deed of said corporation.

Donna J. Wells
Donna J. Wells Commission Expires: 3/5/94
Notary Public in and for the State of Iowa

STATE OF IOWA, COUNTY OF HAMILTON
On this 5th day of March, A.D., 1993, before me, a Notary Public in and for the County of Hamilton, State of Iowa personally appeared James M. Smith, to me personally known, who, being by me duly sworn did say that he is the Senior Vice President of FARMERS BANK & TRUST, a corporation and that the seal affixed to said instrument is the corporate seal of said corporation FARMERS BANK & TRUST and that said instrument was signed and sealed on behalf of said corporation by authority of its Board of Directors and said James M. Smith acknowledged the execution of said instrument to be the voluntary act and deed of said corporation, by it voluntarily executed.

Donna J. Wells
Donna J. Wells Commission Expires: 3/5/94
Notary Public in and for Hamilton County, State of Iowa