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Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

PREPARED BY: Michael A. Bowman, Shimanek & Bowman, 114 S. Cedar St., Monticello, IA 52310, PH: (319) 465-5448

TAX STATEMENT: NO CHANGE

STATE OF IOWA)
) ss.
COUNTY OF JONES)

WAIVER OF DOWER

I, James W. Meader, the undersigned, being first duly sworn, do hereby depose and state under oath as follows:

1. That I am currently the spouse of Verna Beitz, having been married on 6/30/18, 2018.
2. That prior to our marriage Verna Beitz and I entered into a premarital agreement, a copy of which is attached hereto.
3. That pursuant to said premarital agreement, I make no claim to any interest in the property owned by Verna Beitz as spelled out in Exhibit D attached to the premarital agreement.
4. Further, I hereby relinquish all rights of dower, homestead and distributive share in and to the listed property and further waive all rights of exemption to the listed property as shown on Exhibit D of the agreement

Dated this 1st day of August, 2018.

James W Meader
James W. Meader

203
Citizens State Bank
P.O. Box 517
Monticello IA
52310

STATE OF IOWA)
) ss.
JONES COUNTY)

On this 1st day of August, 2018, before me, the undersigned, a Notary Public in and for said State, personally appeared James W. Meader, to me known to be the identical person named in and who executed the foregoing instrument and acknowledged that he executed the same as his voluntary act and deed.



Kevin R. Funke
Notary Public in and for said State

**VERNA BEITZ AND JAMES W. MEADER
PREMARITAL AGREEMENT**

This Premarital Agreement is made on this 25 day of June, 2018, between Verna Beitz ("Verna") and James W. Meader ("James") (collectively, "the Parties"). The Parties intend to marry in accordance with the laws of the State of Iowa, and wish to set forth in advance of their marriage the rights and privileges that each will have in the property of the other in the event of death, divorce, or other circumstances that may result in the termination of their marriage.

The Parties, pursuant to Iowa law, have made to each other a full and complete disclosure of each of their assets, as is set forth in the attached Exhibit A. Each party has examined the attached exhibit and has adequate knowledge of the property and financial obligations of the other party.

Each Party has been represented by independent counsel of his or her own choosing, and each Party has received a full and complete explanation of his or her legal rights, the consequences of entering into this premarital agreement, and the rights he or she would possess were the Parties not to enter into this agreement.

The Parties acknowledge that they have read and understand this agreement, have not been subjected to any form of coercion, duress, or pressure, and believe this agreement to be fair and to represent their intentions with regard to their assets and to any estate that shall result from their marriage.

For purposes of this agreement, "rights" or "interest" in property or accounts refers to the right and authority to use, sell, enjoy, manage, gift, bequeath, and convey the property, and to any other interest a person may have in property.

The Parties hereby agree as follows:

1. James shall have no interest in the following properties disclosed in EXHIBIT A owned by Verna and specifically real estate situated in Delaware County, Iowa, to-wit:

(see attached EXHIBIT A for full legal description of property)

As a consequence of having no interest in said real estate, James will also not be liable for any liens that may attach to the property, and Verna agrees to indemnify James for any financial liability related to the property that he may incur due to his marriage to Verna.

2. Verna shall have no interest in the properties disclosed in EXHIBIT A owned by James.

3. If the marriage shall terminate for any reason, each Party shall retain all of his or her rights in his or her separate, individually-held bank, retirement, and investment accounts, whether said accounts were opened prior to the marriage or during the marriage. Such accounts shall be free and clear of any claim of the Party who is not a named owner of the account, without regard to any time, effort, or money invested by the non-named Party during the course of the marriage in the maintenance, management, or improvement of that separate account.

4. If the marriage shall terminate for any reason, any money contributed by either party as a down payment on a home shall be considered that Party's individual equity in the home and shall be returned to that Party as part of any property settlement. Any proceeds from the sale of the home above and beyond each party's individual equity shall be divided equally between the Parties.

5. If the marriage shall terminate for any reason, any property not provided for in this agreement, including but not limited to jointly-held bank, retirement, or investment accounts and personal property, shall be divided equally between the Parties.

6. The parties agree that each shall be responsible for any tax obligations associated with their separate property.

7. In the case of the death of either Party, neither party shall not contest the validity or provisions of any will, account, trust agreement, or other instrument executed by the other Party which disposes of his or her separate property or which creates any interest therein to another. Each Party hereby waives all statutory and common law rights that he or she may have in the real estate of the other, including but not limited to the right to elect against the will of the other, or to take an intestate share of the other's property.

8. This Agreement shall be binding and inure to the benefit of the Parties, their successors, assigns, and legal representatives.

9. Without regard to the location of any property affected by this agreement, this agreement shall be interpreted and enforced under the laws of the State of Iowa. In the event that any portion of this agreement shall be held invalid or unenforceable, it is the intent of the Parties that all provisions of this agreement be regarded as separable, and that all remaining provisions remain in full force and effect. It is further the desire of the Parties that all provisions of this agreement be considered as evidence of their intentions by any court, arbitrator, mediator, or other authority which seeks to divide their estate, and that their intentions be respected whatever the legal status of this agreement or any of its terms.

10. This agreement and the exhibits attached hereto contain the entire agreement of the Parties. This Agreement may only be amended by a written document duly executed by both Parties.

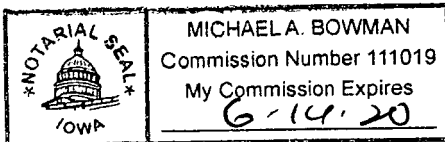
Subscribed to on this 25 day of June, 2018.

Verna Beitz
Verna Beitz

James W. Meader
James W. Meader

STATE OF IOWA)
) ss.
JONES COUNTY)

On this 25 day of June, 2018, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared Verna Beitz and James W. Meader, to me known to be the persons named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.



Michaela A. Bowman
Notary Public in and for said State

EXHIBIT D

CONTINUATION OF AN ABSTRACT OF TITLE TO: That part of the Northeast Quarter ($NE\frac{1}{4}$) of the Southwest Quarter ($SW\frac{1}{4}$) of Section Twenty One (21), Township Eighty Seven (87) North, Range Four (4), West of the Fifth P.M., described as commencing at the Northeast corner of said Southwest Quarter ($SW\frac{1}{4}$) and running thence West five and six-tenths (5.6) chains to the point of beginning, thence West three and eight-tenths (3.8) chains to a point ten and four-tenths (10.4) chains East of the Northwest corner of said Northeast Quarter ($NE\frac{1}{4}$) of the Southwest Quarter ($SW\frac{1}{4}$), thence South eight (8) chains, thence East three and eight-tenths (3.8) chains to a point South of the point of beginning, thence North eight (8) chains to the point of beginning, from the 30th day of August, 1966, at 8:00 o'clock A.M. to the 11th day of February, 1993, at 8:00 o'clock A.M.

EXHIBIT D

The Southwest Quarter ($SW\frac{1}{4}$) of the Northeast Quarter ($NE\frac{1}{4}$) of Section Twenty (20), and that part of the West one-half ($W\frac{1}{2}$) of the Southeast Quarter ($SE\frac{1}{4}$) of Section Twenty (20) described as commencing at the center of said Section and running thence South five and fifty seven hundredths (5.57) chains to the State road, thence in a Southeasterly direction along said road thirty and ninety five hundredths (30.95) chains to a point on the East line of the Southwest Quarter ($SW\frac{1}{4}$) of said Southeast Quarter ($SE\frac{1}{4}$) which is nine and twenty six and one-half hundredths (9.26 $\frac{1}{2}$) chains South from the Northeast corner of said Southwest Quarter ($SW\frac{1}{4}$) of the Southeast Quarter ($SE\frac{1}{4}$), thence North to the Northeast corner of the Northwest Quarter ($NW\frac{1}{4}$) of said Southeast Quarter ($SE\frac{1}{4}$), thence West to the place of beginning; and the Southeast Quarter ($SE\frac{1}{4}$) of the Northwest Quarter ($NW\frac{1}{4}$) of Section Twenty (20), except the West eight (8) rods of the North twenty (20) rods thereof and further except commencing at a point eight (8) rods East of the Northwest corner of said Southeast Quarter ($SE\frac{1}{4}$) of the Northwest Quarter ($NW\frac{1}{4}$) and running thence East twenty eight (28) rods, thence South eighteen (18) rods, thence in a Northwesterly direction thirty two (32) rods to a point one and one-half (1 $\frac{1}{2}$) rods South of the point of beginning, thence North to the point of beginning; and the East ten (10) rods of the South fifty six (56) rods of the Southwest Quarter ($SW\frac{1}{4}$) of the Northwest Quarter ($NW\frac{1}{4}$) of Section Twenty (20); and the Southwest Quarter ($SW\frac{1}{4}$) of the Southwest Quarter ($SW\frac{1}{4}$) of Section Seventeen (17), except that part lying West of the center of the Anamosa and Garnavillo State Road described as commencing twelve (12) rods North of the Southwest corner of said Southwest Quarter ($SW\frac{1}{4}$) of the Southwest Quarter ($SW\frac{1}{4}$) and running thence South twelve (12) rods, thence East seven (7) rods, thence Northwesterly along said road to the place of beginning; all in Township Eighty Seven (87) North, Range Four (4), West of the Fifth Principal Meridian.

EXHIBIT D

Parcel C Part Of The Northeast Quarter (NE1/4) Of The Southwest Quarter (SW1/4), Section Twenty-One (21), Township Eighty-Seven North (T87N), Range Four West (R4W) Of The Fifth Principal Meridian, Delaware County, Iowa, according to plat recorded in Book 2010, Page 1336.