Recorded: 1/6/2023 at 2:04:25.0 PM

County Recording Fee: \$12.00

Iowa E-Filing Fee: \$3.00 Combined Fee: \$15.00

Revenue Tax:

Delaware County, Iowa Daneen Schindler RECORDER

BK: 2023 PG: 51

Prepared By:			
	FSA, 200 S. 12 <sup>th</sup> St.		
Kim Naber	Manchester, IA 52057	563-927-4250	
(Name)	(Address)	(Telephone No.)	
Return To:	200 South 12 <sup>th</sup> St.		
Farm Service Agency	Manchester, IA 52057	563-927-4250	
(Name)	(Address)	(Telephone No.)	
This form is available electronically.	Form A	Approved – OMB No. 0560-0237	
(See Page 2 for Privacy Act and Paperwork Reduction Act Statements)			
FSA-2319 IA U.S. DEPAI	RTMENT OF AGRICULTURE	Position 5	
	Farm Service Agency	1 33,000	
	- ·		
AGREEMENT WITH PRIOR LIENHOLDER			
1. WHEREAS (a) Dupaco Credit Union			
(Mortgagee) is the holder of a certain (b) Real Estate Mortgage			
(Security Instrument) recorded in Book No. (c) 2		48 ,	
of the (e) County Recorder's	Records of (f)	Delaware	
County; (g) State of Iowa	Records of (j)	Delawale	
2. WHEREAS Michael Carl Gogel & Alana Elizabeth Gogel, a married couple			
2503 330th Ave, Worthington, IA 52078			
(Mortgagor) is the owner of certain real estate described in the above listed security instrument; and			
3. <b>WHEREAS</b> , 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. <b>THEREFORE</b> , 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) day of (b) TANUALY, (c) 2023.	
BY (d) <u>Janya Moore</u> TITLE (e) <u>Vice president- Business cending</u>	
TITLE (e) VICE PRESIDENT- BUSINESS LENDÍNG	
6. ACKNOWLEDGMENT	
State of Iowa } County of Dubuque } ss.	
On this	
same person(s) whose name is subscribed to the foregoing instrument, and acknowledged that (he or she) signed and delivered the instrument as (his or her) free and voluntary act, for	
My commission expires:	
10-12-2024 Notary Public	

NOTE: The following statement is made in accordance with the Privacy Act of 1974 (5 U.S.C. 552a - as amended). The authority for requesting the information identified on this form is the Consolidated Farm and Rural Development Act, as amended (7 U.S.C. 1921 et. seq.). The information will be used to determine eligibility and feasibility for loans and loan guarantees, and servicing of loans and loan guarantees. The information collected on this form may be disclosed to other Federal, State, and local government agencies, Tribal agencies, and nongovernmental entities that have been authorized access to the information by statute or regulation and/or as described in the applicable Routine Uses identified in the System of Records Notice for USDA/FSA-14, Applicant/Borrower. Providing the requested information is voluntary. However, failure to furnish the requested information may result in a denial for loans and loan guarantees, and servicing of loans and loan guarantees. The provisions of criminal and civil fraud, privacy, and other statutes may be applicable to the information provided.

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0560-0237. The time required to complete this information collection is estimated to average 30 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. **RETURN THIS COMPLETED FORM TO YOUR COUNTY FSA OFFICE.** 

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