

Daneen Schindler



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Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

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Return To:

Farm Service Agency	200 South 12 th St. Manchester, IA 52057	563-927-4250
(Name)	(Address)	(Telephone No.)

This form is available electronically.

Form Approved – OMB No. 0560-0237

(See Page 2 for Privacy Act and Paperwork Reduction Act Statements)

FSA-2319 IA (02-10-12)	U.S. DEPARTMENT OF AGRICULTURE Farm Service Agency	Position 5
AGREEMENT WITH PRIOR LIENHOLDER		

1. **WHEREAS** (a) Community Savings Bank
101 E Union St., Edgewood, IA 52042
(Mortgagee) is the holder of a certain (b) Real Estate Mortgage
(Security Instrument) recorded in Book No. (c) 2024 Page (d) 2608
of the (e) County Recorder's Records of (f) Delaware
County; (g) State of Iowa

2. **WHEREAS** Jeffrey James Vorwald, a single person
1870 Ivy Rd. Edgewood, IA 52042
(Mortgagor) is the owner of certain real estate described in the above listed security instrument; and

3. **WHEREAS**, 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. **THEREFORE**, 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) 15th day of (b) October, (c) 2024.

BY (d) K Elsy
TITLE (e) Assistant Vice President Lending

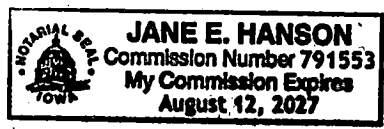
6. ACKNOWLEDGMENT

State of Iowa }
County of Delaware } ss.

On this 15th day of October, 2024 before me personally appeared Kevin Elsbury an assistant vice president lending to be known to me to be the 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 the uses and purposes set forth.

My commission expires:

August 12, 2027



Jane E. Hanson
Notary Public

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