

Recorded: 4/22/2026 at 8:58:32.0 AM  
County Recording Fee: \$12.00  
Iowa E-Filing Fee: \$3.00  
Combined Fee: \$15.00  
Revenue Tax: \$0.00  
Delaware County, Iowa  
Daneen Schindler RECORDER  
BK: 2026 PG: 962

\_\_\_\_\_[Space Above This Line For Recording Data]\_\_\_\_\_

After Recording Return To and Prepared by:  
Mallorie Hermsen  
Dupaco Community Credit Union  
(563) 557-1700  
P.O. Box 179  
Dubuque IA 52004

## **Subordination Agreement**

(Refinance Mortgage)

**Date:** 4/1/2026

**Property :** See attached

**Property Address:** 1618 255<sup>th</sup> St. Manchester, IA 52057

### **Subordinating Lender:**

Junior Mortgage: Citizens State Bank  
Date: 6/4/2025  
Borrower: Randy C. Vandevogte and Brandi Vandevogte  
Recording information: Filed 6/4/2025  
Book: 2025 Page:1410  
Delaware County Recorder

### **New Lender:**

Refinance Mortgage: Dupaco Community Credit Union  
Date:  
Borrower: Randy C. Vandevogte and Brandi Vandevogte  
Note Secured by Refinance Mortgage: Dupaco Community Credit Union

Dated:  
Original principal amount: \$65,000.00  
Recording information:  
Document #

Subordinating Lender is the owner and holder of the Junior Mortgage and obligations secured by the Junior Mortgage; the Junior Mortgage is a lien on the title to the Property or an interest in that title.

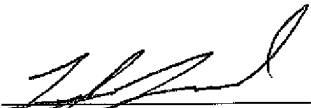
For value received and to induce the New Lender to enter into the Refinance Mortgage, Subordinating Lender unconditionally subordinates its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage. Subordinating Lender agrees that its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage will remain subordinate to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage regardless of any renewal or extension of the Refinance Mortgage.

This Subordination Agreement shall be binding upon the successors and assigns of the Subordinating Lender.

When the context requires, singular nouns and pronouns include the plural.

Mortgage means mortgage, deed of trust, trust deed or other security instrument.

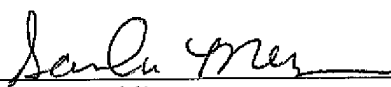
**Subordinating Lender: Citizens State Bank**

By:   
\_\_\_\_\_  
Lucas J. Leonard, Vice President

STATE OF IOWA                    )  
  ) SS:  
COUNTY OF DELAWARE        )

Before me the undersigned, a Notary Public in and for the County and State aforesaid, this 3 day of April 2026, personally appeared Lucas J. Leonard, Vice President, and acknowledges the execution of the foregoing instrument.

My Commission Expires 7-2-2026

  
\_\_\_\_\_  
Notary Public

