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Daneen Schindler, RECORDER/REGISTRAR
 DELAWARE COUNTY IOWA

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Return To:

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

Form Approved – OMB No. 0560-0237
 OMB Expiration Date: 02/28/2029

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FSA-2319 IA (04-01-26)	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) 2026 Page (d) 1353
 of the (e) County Recorder's Records of (f) Delaware
 County; (g) State of Iowa

2. **WHEREAS** Kody James Hoeger, a single person
2846 245th St., Earlville, IA 52041
 (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) 22nd day of (b) May, (c) 2026.

BY (d) Kevin Elsbury *Kevin Elsbury*

TITLE (e) Vice President Lending

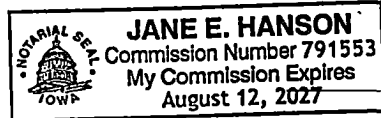
6. ACKNOWLEDGMENT

State of Iowa }
County of Delaware } ss.

On this 22nd day of May, 2026, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared Kevin Elsbury to me personally known, who, being by me duly sworn, did say that she/he is the VPO Lending of said corporation executing the within and forgoing instrument to which this is attached, that no seal has been procured by the said corporation; that said instrument was signed on behalf of said corporation by authority of its Board of Directors; and that said _____ as such officer acknowledged the execution of said instrument to be the voluntary act and deed of said corporation, by it and by him/her voluntarily executed.

My commission expires:

August 12, 2027



Jane E. Hanson
Notary Public

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