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ONLINE ONLY AUCTION

120± Acres, Lyon County, Iowa

Bidding starts | Thursday, November 20, 2025 at 8:00 AM

Bidding closes | Friday, November 21, 2025 at 1:00 PM

To register and bid go to: www.FNCBid.com

Highlights:

- Highly productive soils with an average CSR II rating of 87.83
- Farm is not leased and is available for the 2026 growing season
- Close proximity to aggressive grain markets



For additional information, please contact:

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Property Information

Directions to Property: From Boyden, Iowa, travel 5 miles north on County Road L-14 (Kennedy Avenue), then west on 270th Street for 2 miles and 1/4 mile north on Jay Avenue to the southwest corner of the farm. OR from George, Iowa, travel 5 miles south on L-14 (Kennedy Avenue) for 5 miles, then west on County Road A-54 (260th Street), and then south for 1/2 mile on Jay Avenue to the northwest corner of the farm. Watch for posted signs.

Legal Description: N1/2 SW1/4 and NW1/4 SE1/4 of Section 34, T98N, R44W of the 5th P.M., Lyon County, Iowa.

Property Description: Extremely productive inside 120 acres, with productive soils. This farm has 107.34 cropland acres according to the Lyon County FSA office and has an excellent CSR II rating of 87.83 according to the Lyon County Assessor's office. The land is gently to moderately rolling and has been extensively managed for many years.

The property will be sold by an online only auction, with the final bid price times the gross acres of 120 acres. Whether you are an investor, farm operator or livestock producer looking to expand your land holdings, this is an excellent opportunity to purchase a highly productive Lyon County farm. **Make plans today to register for this online only auction and purchase this high producing farm property!**

Farm Data:

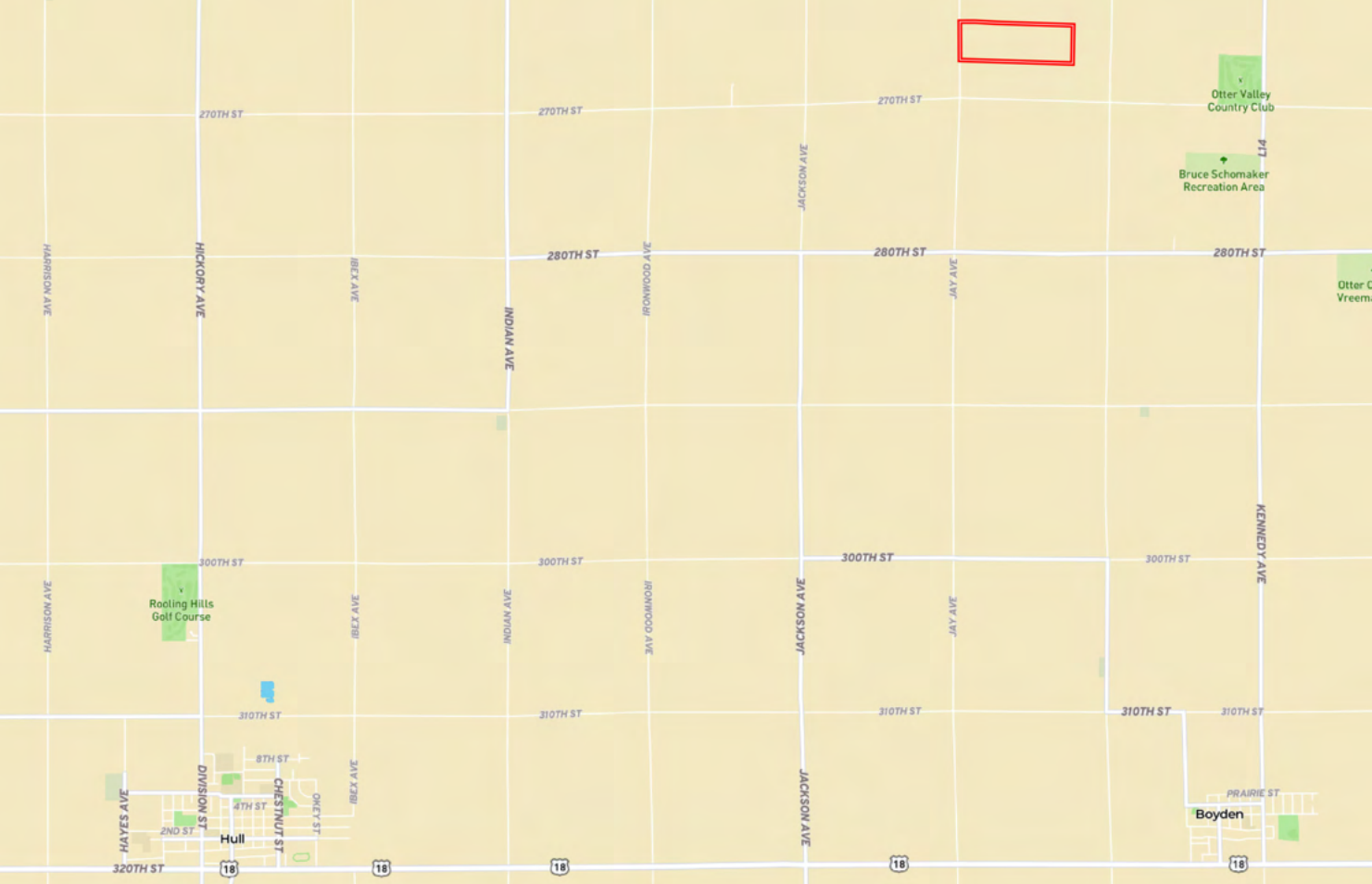
Cropland	107.34 acres
Non-crop	<u>12.66 acres</u>
Total	120.00 acres

FSA Information:

	Base	Yield
Corn	80.47 acres	156 bushels
Soybeans	26.83 acres	54 bushels

2024 Taxes: \$3,872.00

Location Map



Aerial Map



Soil Map



SOIL CODE	SOIL DESCRIPTION	ACRES	%	CSR2	CPI	NCCPI	CAP
310B	Galva silty clay loam, 2 to 5 percent slopes	49.82	42.17	95.0	0	75	2e
310B2	Galva silty clay loam, 2 to 5 percent slopes, eroded	20.63	17.46	90.0	0	70	2e
310C2	Galva silty clay loam, 5 to 9 percent slopes, eroded	18.71	15.84	84.0	0	68	3e
P733	Calco silty clay loam, 0 to 2 percent slopes, occasionally flooded	13.32	11.28	78.0	0	75	2w
133	Colo silty clay loam, deep loess, 0 to 2 percent slopes, occasionally flooded	4.67	3.95	78.0	0	81	2w
785	Spillco loam, 0 to 2 percent slopes, occasionally flooded	4.1	3.47	73.0	0	78	2w
77D2	Sac silty clay loam, loam substratum, 9 to 14 percent slopes, eroded	2.02	1.71	61.0	0	68	3e
92	Marcus silty clay loam, 0 to 2 percent slopes	1.62	1.37	94.0	0	75	2w
608C2	Dempster silt loam, moderately deep, 5 to 9 percent slopes, moderately eroded	1.2	1.02	27.0	0	59	3e
311	Galva silty clay loam, stratified substratum, 0 to 2 percent slopes	1.19	1.01	100.0	0	75	1
91	Primghar silty clay loam, 0 to 2 percent slopes	0.83	0.7	100.0	0	79	1
TOTALS		118.1 1(*)	100%	87.82	-	73.09	2.17



Online Auction Terms

Minerals: All mineral interests owned by the Seller, if any, will be conveyed to the Buyer(s).

Taxes: Real estate taxes will be prorated to closing.

Conditions: This sale is subject to all easements, covenants, restrictions of record, and leases. Each Bidder is responsible for conducting, at their own risk, their own inspections, inquiries, and due diligence concerning the property. All property is sold on an "AS IS-WHERE IS" basis with no warranties or guarantees, either expressed or implied, by the Seller or Farmers National Company.

Possession: Possession will be granted at closing on or about December 22, 2025, or such other date agreed to by the parties.

Earnest Payment: A 10% earnest money payment is required on the day of the bidding. The payment may be in the form of cashier's check, personal check, company check, or wired funds. All funds will be deposited and held by the closing agent.

Contract and Title: Immediately upon conclusion of the bidding, the high bidder(s) will enter into a real estate contract and deposit with the closing agent the required earnest payment. The Seller will provide a current abstract of title at their expense. The cost of any escrow closing services will be equally paid by the Seller and the Buyer(s). **Sale is not contingent upon Buyer(s) financing.**

Closing: The sale closing is on or about December 22, 2025, or such other date agreed to by the parties. The balance of the purchase price will be payable at closing in guaranteed funds or by wire transfer at the discretion of the closing agent.

Survey: At the Seller's option, the Seller shall provide a property survey sufficient to provide good title where there is not an existing legal or where new boundaries are created. The Seller will pay the survey cost. Final contract prices will not be adjusted to reflect any difference between the advertised and actual surveyed acres.

Sale Method: The real estate will be offered in one individual tract. All bids are open for advancement starting Thursday, November 20, 2025, at 8:00 AM until Friday, November 21, 2025, at 1:00 PM, subject to the automatic bid extend feature outlined in these terms and conditions. Auctions are timed events and subject to extended bidding due to bidding activity.

Any bid placed within five minutes of the auction ending will automatically extend the auction for five minutes from the time the bid is placed. The auto-extend feature remains active until no further bids are placed within the five minute time frame. All decisions of Farmers National Company are final.

Approval of Bids: Final sale is subject to the Seller's approval or rejection.

Agency: Farmers National Company and its representatives are acting as Agents of the Seller.

Announcements: Information provided herein was obtained from sources deemed reliable, but neither Farmers National Company nor the Seller makes any guarantees or warranties as to its accuracy. All potential bidders are urged to inspect the property, its condition, and to rely on their own conclusions. All sketches, dimensions, and acreage figures are approximate or "more or less." Any announcements made auction day by Farmers National Company will take precedence over any previous printed materials or oral statements. Farmers National Company and Seller reserve the right to preclude any person from bidding if there is any question as to the person's credentials or fitness to bid.

Seller: HBR Farm, Inc.

Online Bidding Procedure: This online auction begins on Thursday, November 20, 2025, at 8:00 AM. Bidding closes on Friday, November 21, 2025, at 1:00 PM.

To register and bid on this auction go to: www.FNCBid.com

All bids on the tract will be visible online, but the identity of bidders is confidential. See auction terms and conditions for minimum bid requirements and details.

Server and Software Technical Issues: In the event there are technical difficulties related to the server, software, or any other online auction-related technologies, Farmers National Company reserves the right to extend bidding, continue the bidding, or close the bidding. Neither the company providing the software nor Farmers National Company shall be held responsible for a missed bid or the failure of the software to function properly for any reason.