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ONLINE AUCTION

186.92± Acres, Monona County, Iowa

Bidding starts | Wednesday, September 24, 2025 at 8:00 AM

Bidding closes | Friday, September 26, 2025 at 1:00 PM

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

Highlights:

- **Easy access**
- **Short distance from grain market**
- **Excellent add-on farm for any operation**



For additional information, please contact:
Scott Louscher, AFM/Agent | (712) 540-1184
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Property Information

Directions to Property: From the intersection of Highway 175 and County Highway L12 (just east of Onawa) travel two miles east on Highway 175 and intersect Locust Avenue. This puts you at the southeast corner of the farm.

Legal Description: See Deed

Property Description: 182.57 cropland acres within a couple miles of Onawa along Highway 175. Easy access and a short distance for hauling grain to market. Would make an excellent add-on to any operation.

All 2025 leases will be terminated, and the property is available for full possession March 1, 2026.

Taxes: \$5,982.00

Drainage: \$425.00

Farm Data:

Tract 1:

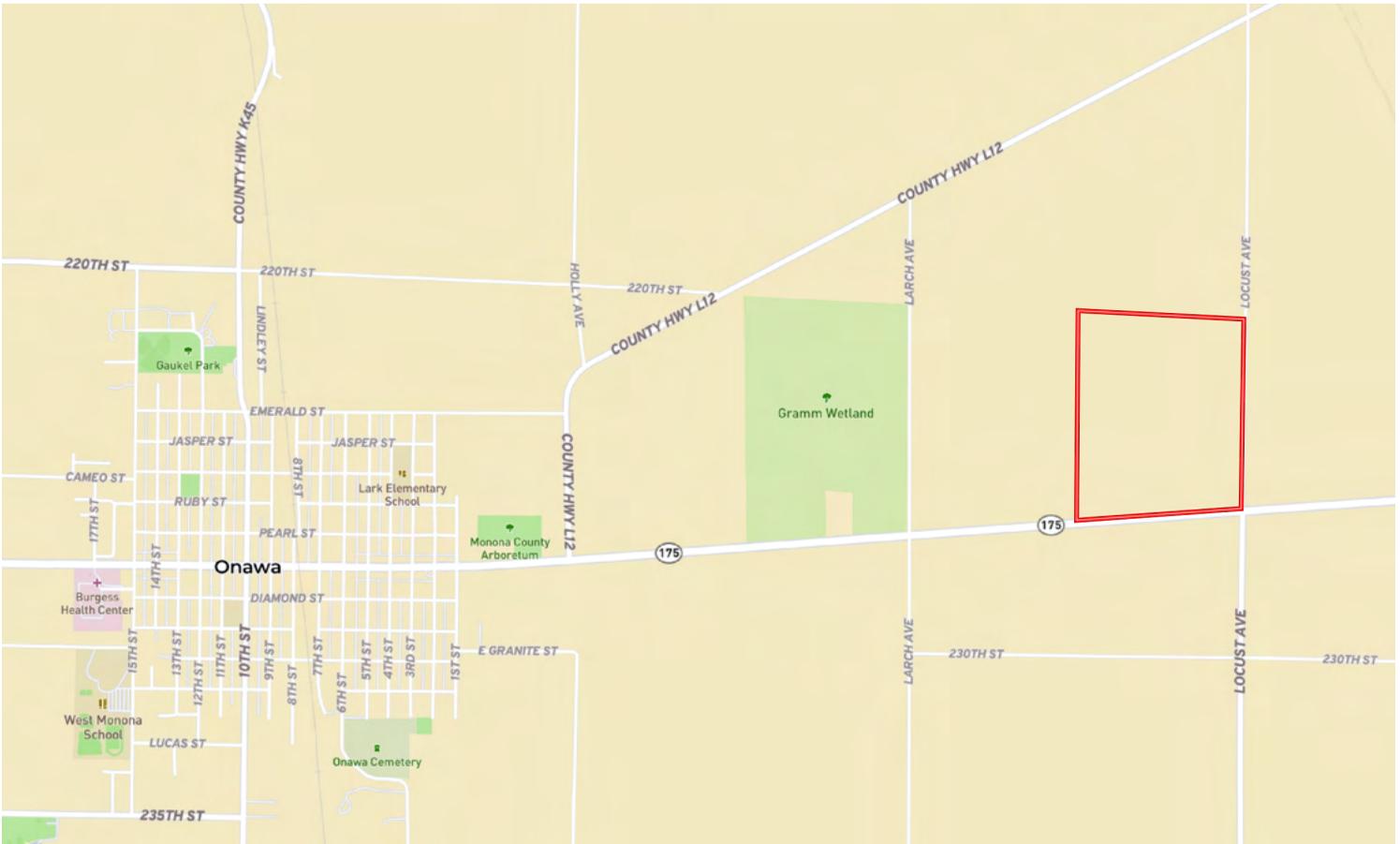
Cropland 182.57 acres±

Total 182.57 acres±

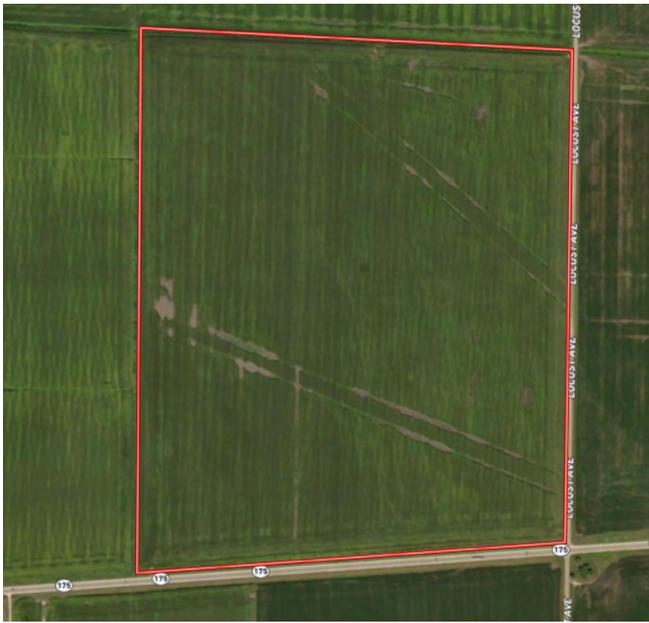
FSA Information:

		Base	Yield
1307	Corn	91.88 acres	121 bushels
1307	Soybeans	90.69 acres	35 bushels

Location Map



Aerial Map



Soil Map



SOIL CODE	SOIL DESCRIPTION	ACRES	%	CSR2	CPI	NCCPI	CAP
66	Luton silty clay, 0 to 2 percent slopes, rarely flooded	154.9	83.72	57.0	0	51	3w
67	Woodbury silty clay, 0 to 2 percent slopes, rarely flooded	30.12	16.28	70.0	0	54	3w
TOTALS		185.0 2(*)	100%	59.12	-	51.49	3.0



Online Auction Terms

Minerals: All mineral interests owned by the Sellers, 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 and transferred at closing on an "AS IS-WHERE IS" basis with no warranties or guarantees, either expressed or implied, by the Sellers or Farmers National Company.

Possession: Possession will be granted at closing on November 17, 2025, or such other date agreed to by the parties. Subject to the current lease.

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 Real Clear Settlement.

Contract and Title: Immediately upon conclusion of the bidding, the high bidder(s) will enter into a real estate contract and deposit with Real Clear Settlement 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 both the seller and buyer(s) **Sale is not contingent upon Buyer(s) financing.**

Closing: The sale closing is on November 17, 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 Real Clear Settlement.

Sale Method: The real estate will be offered in one individual tract. **All bids are open for advancement starting Wednesday, September 24, 2025 at 8:00 AM until Friday, September 26, 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 5 minutes of the auction ending will automatically extend the auction for 5 minutes from the time the bid is placed. The auto-extend feature remains active until no further bids are placed within the 5 minutes 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 Sellers.

Announcements: Information provided herein was obtained from sources deemed reliable, but neither Farmers National Company nor the Sellers 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 the Farmers National Company will take precedence over any previous printed materials or oral statements. Farmers National Company and Sellers reserve the right to preclude any person from bidding if there is any question as to the person's credentials or fitness to bid.

Additional Comments: Acres/Bases/Yields will be subject to reconstitution by FSA.

Sellers: Delores Mungaray Estate

Online Bidding Procedure: This online auction begins on **Wednesday, September 24, 2025, at 8:00 AM. Bidding closes on Friday, September 26, 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.

www.FarmersNational.com

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