A-14113

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LAND AUCTION

SIMULCAST LIVE AND ONLINE

160± Acres, Fillmore County, Nebraska

Wednesday, November 18, 2026 | 10:00 AM
Heartland Bank Conference Center | 872 G Street in Geneva, Nebraska

Highlights:

- Highly productive center-pivot irrigated farm
- Strong yield history and proven productivity
- Close to competitive grain markets

For additional information, please contact:
Lance Pachta, AFM, Agent | (402) 768-3303
LPachta@FarmersNational.com

Bidding starts | Friday, November 13, 2026 at 8:00 AM
Bidding closes | Wednesday, November 18, 2026 at close of live event

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

Property Information

Directions to Property:
From Highway 6 on the east edge of Fairmont, Nebraska, travel north on Road 14 for approximately 1.1 miles. The farm is located at the northeast corner of the Road D and Road 14 intersection.

Legal Description:
The Southwest Quarter (SW1/4) of Section 17, Township 8 North, Range 2 West of the 6th P.M. in Fillmore County, Nebraska.

Property Description:
The farm is a high quality pivot irrigated farm, located just north of Fairmont, NE. It consists of 150.77 cropland acres, with 142.77 acres currently irrigated and 8.00 acres currently non-irrigated, according to the Farm Service Agency.

Improvements:
Irrigation Information:
The well, gearhead & pump are included with the sale. The irrigation pivot & motor are owned by the tenant and are NOT included with the sale.

The irrigation motor is currently powered by natural gas; however, the existing natural gas supply is provided through lines located on a neighboring property. Buyers will be responsible for working directly with the neighboring landowner to secure continued access to natural gas service after closing.

Well Information:
The farm is located within the Upper Big Blue NRD. The well (G-170236) is a 8” well drilled to a depth of 260 feet in 2013. When drilled, it pumped 800 gpm at 137 feet according to the Nebraska Department of Natural Resources.

Farm Data:
Tract 1:

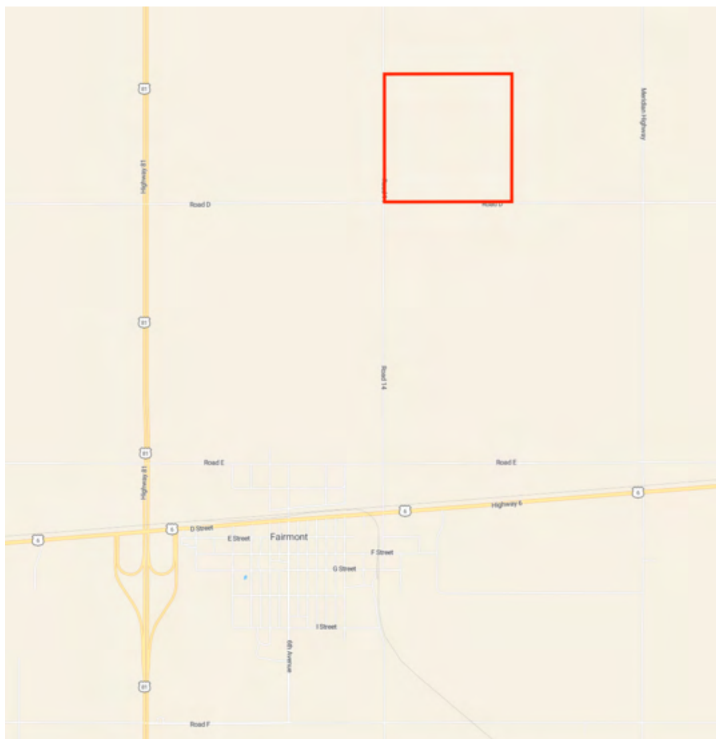
Cropland	150.77 acres
Non-crop	5.50 acres
Roads	3.73 acres
Total	160.00 acres

FSA Information:

	Base	Yield
Corn	57.05 acres	174 bushels
Soybeans	57.05 acres	58 bushels

2025 Taxes:
$7,205.00

Location Map



Aerial Map

Soil Map

	Code	Soil Description	% of Selection	Acres	Non-IRR Class	IRR Class
●	3870	Hastings silty clay loam, 3 to 7 percent slopes, eroded	33.0%	53.1	3e	3e
●	3825	Crete silt loam, 1 to 3 percent slopes	20.0%	32.2	2e	2e
●	2834	Uly-Hobbs silt loams, 0 to 30 percent slopes	18.2%	29.3	6e	e
●	3824	Crete silt loam, 0 to 1 percent slopes	17.8%	28.6	2s	2s
●	3962	Hastings silty clay loam, 7 to 11 percent slopes, eroded	7.0%	11.3	4e	4e
●	3820	Butler silt loam, 0 to 1 percent slopes	2.2%	3.5	2w	2w
●	3866	Hastings silt loam, 1 to 3 percent slopes	1.7%	2.7	2e	2e

Simulcast Auction Terms

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

Taxes: Real estate taxes for 2026 payable in 2027 will be paid by the Seller. All future taxes will be the responsibility of the Buyer(s).

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, Farmers National Company, or Affiliated Farm Management LLC.

Possession: Possession will be granted at closing on December 18, 2026, or such other date agreed to by the parties. Subject to he current lease which expires on 2/28/2027.

Earnest Payment: A 15% 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 Cottonwood Title Company.

Contract and Title: Immediately upon conclusion of the bidding, the high bidder(s) will enter into a real estate contract and deposit with Cottonwood Title Company the required earnest payment. The cost of title insurance will be equally paid by both the Buyer(s) and the Seller. **Sale is not contingent upon Buyer(s) financing.**

Closing: The sale closing will be on December 18, 2026, 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 Cottonwood Title Company.

Sale Method: The real estate will be offered in one individual tract. All bids are open for advancement until the Auctioneer announces that the real estate is sold or that the bidding is closed. The real estate will sell in the manner resulting in the highest total price. Bidding increments are solely at the discretion of the Auctioneer. Absentee or telephone bids will be accepted with prior approval of Farmers National Company and Seller. All decisions of the Auctioneer are final.

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

Agency: Farmers National Company, Affiliated Farm Management LLC, 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, Affiliated Farm Management LLC, 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, Affiliated Farm Management LLC, 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: Lois E Schultz Trust

Auctioneer: Jim Eberle

Online Simultaneous Bidding Procedure: The online bidding begins on Friday, November 13, 2026 at 8:00 AM. Bidding will be simultaneous with the live auction at 10:00 AM on Wednesday, November 18, 2026, with bidding concluding at the end of the live auction.

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

All bids on the tracts 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. E-mail notification will be sent to registered bidders with updated information as deemed necessary by Farmers National Company.

FARMERS NATIONAL COMPANY

LEADERS IN LAND