



**FARMERS
NATIONAL**
C O M P A N Y

A-21735



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LAND AUCTION

SIMULCAST LIVE AND ONLINE

198± Acres, Pottawattamie County, Iowa

Friday, November 6, 2026 | 10:00 AM

Avoca Veterans Community Center | 112 N Elm Street, Avoca, Iowa

Highlights:

- High quality, well maintained East Pottawattamie County farm
- Building site with grain storage, utilities, mature walnut trees and a stocked farm pond
- Open tenancy for the 2027 crop season



For additional information, please contact:

Austin Hively, AFM, Agent | (712) 382-4580

AHively@FarmersNational.com

Bidding starts | Monday, November 2, 2026 at 9:00 AM
Bidding closes | Friday, November 6, 2026 at close of live event.

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

Property Information

Directions to Property: The farm is located between Minden and Avoca at 39754 Sycamore Road, Avoca, Iowa.

Property Description: Excellent opportunity to purchase a high-quality, well-maintained farm located between Minden and Avoca, Iowa. With an average CSR2 rating of nearly 73 and a proven history of strong crop production, this property offers excellent long-term investment potential. Open tenancy for the 2027 crop year provides flexibility for farm operators and investors alike.

The property also features a building site with grain storage, utilities, mature trees, and a stocked farm pond. Don't miss this opportunity to own a premier East Pottawattamie County farm.

Legal Description: SW1/4NE1/4 & SE1/4 of Section 22, Township77N, Range 40W of the 5th P.M. in Pottawattamie County, Iowa.

Buildings:

- Machine Shed 44 x 60 - Fair Condition, Built 1959
- 2 Grain Bins 24' - Fair Condition, Built 1978
- 1 Grain Bin 18' - Fair Condition, Built 1960
- Concrete Crib, Hog Barn and Shed - Fair to Poor Condition, Built 1920-1950

Farm Data:

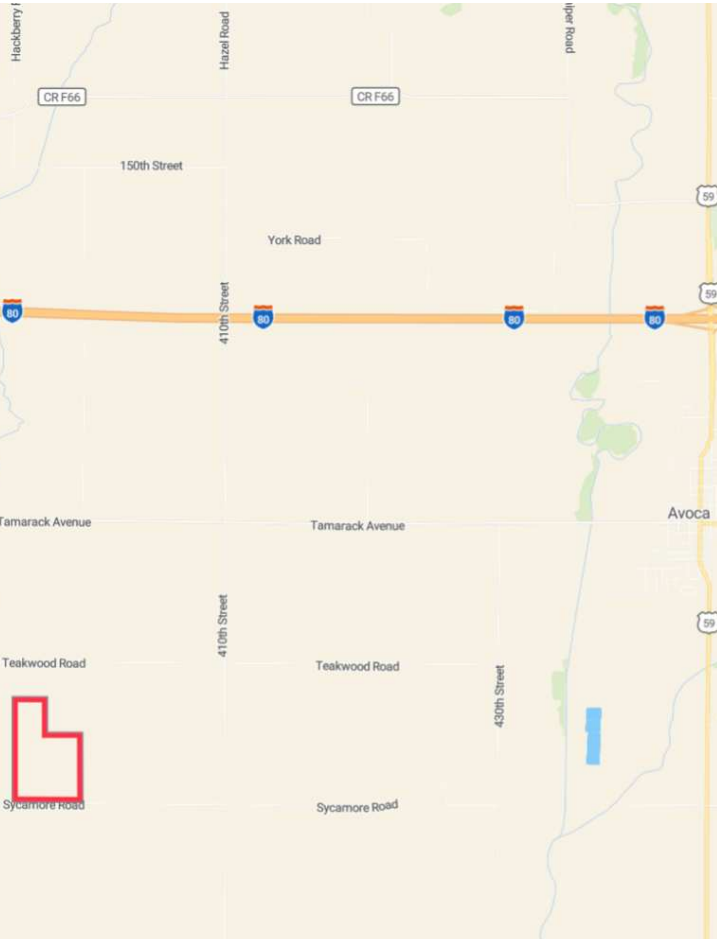
Cropland	184.31 acres
Non-crop	10.84 acres
Pond	0.85± acres
Buildings	2.00± acres
Total	198.00 acres

FSA Information:

Crop	Base	Yield
Corn	113.40 acres	168 bushels
Soybeans	66.80 acres	51 bushels
Wheat	1.60 acres	36 bushels

Taxes: \$7,164.00

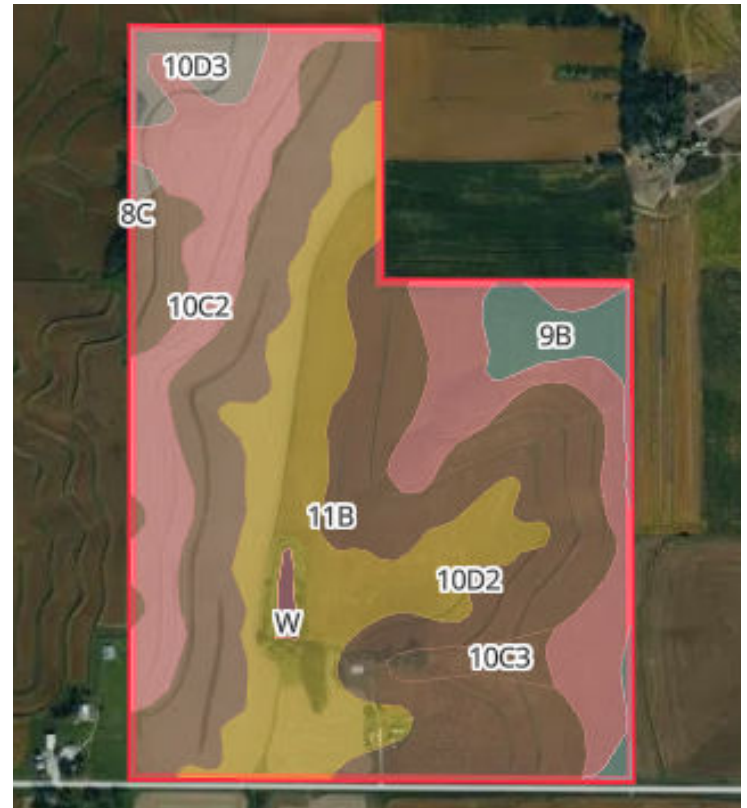
Location Map



Aerial Map



Soil Map



79.4/100 NCCPI

72.7/100 CSR2

	Code	Soil Description	% of Selection	Acres	Non-IRR Class	IRR Class	State Score (CSR2)	NCCPI
●	10D2	Monona silt loam, 9 to 14 percent slopes, eroded	43.4%	86	3e	--	60	77.6
●	10C2	Monona silt loam, 5 to 9 percent slopes, eroded	24.2%	47.9	3e	--	86	81.3
●	11B	Ackmore-Colo-Judson complex, 0 to 5 percent slopes	23.0%	45.5	2w	--	81	82
●	9B	Marshall silty clay loam, 2 to 5 percent slopes	4.0%	7.9	2e	--	95	88.7
●	10D3	Monona silt loam, 9 to 14 percent slopes, severely...	3.2%	6.2	3e	--	53	72.8
●	10C3	Monona silt loam, 5 to 9 percent slopes, severely eroded	1.8%	3.5	3e	--	79	76.2
●	W	Water	0.5%	0.9	--	--		0
●	8C	Judson silty clay loam, deep loess, 5 to 9 percent slopes	<0.1%	0.1	3e	--	87	90.3

Simulcast 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 March 1, 2027, 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 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 both the Buyer(s) and the Seller. **Sale is not contingent upon Buyer(s) financing.**

Closing: The sale closing is 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 the closing agent.

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 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: Kardell Family Farm 2, LLC

Auctioneer: Joel Ambrose

Online Simultaneous Bidding Procedure: The online bidding begins on Monday, November 2, 2026 at 9:00 AM. Bidding will be simultaneous with the live auction at 10:00 AM on Friday, November 6, 2026, with bidding concluding at the end of the live auction.

To register and bid on this auction go to: [FNCBid.com](https://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. E-mail notification will be sent to registered bidders with updated information as deemed necessary by Farmers National Company.

