

L-2500608



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LAND AUCTION

SIMULCAST LIVE AND ONLINE

320± Acres, Humboldt County, Iowa

Wednesday, November 12, 2025 | 10:00 AM

Thor Community Hall | 223 Ann Street, Thor, Iowa

Highlights:

- High quality cropland with a well-maintained building site
- Full possession available for the 2026 growing season
- Located north of Thor in Sections 9 and 17 of Norway Township



For additional information, please contact:

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Kyle Larsen, Agent | (515) 890-1260
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Bidding starts | Tuesday, November 11, 2025 at 8:00 AM
Bidding closes | Wednesday, November 12, 2025 at close of live event.

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

Property Information

Directions to Property:

- **Tract 1:** is one mile northwest of Thor on 240th Street and Texas Avenue.
- **Tract 2:** is three miles northeast of Thor on 230th Street and Virginia Avenue.
- **Tract 3:** is two miles northeast of Thor on 240th Street and Virginia Avenue.

Legal Description:

- **Tract 1:** The West Half of the Northwest Quarter of Section 17, Township 91 North, Range 27 West of the 5th P.M., Humboldt County, Iowa
- **Tract 2:** The East Half of the Northeast Quarter and East 53.33 rods of the Southwest Quarter of the the Northeast Quarter of Section 9, Township 91 North, Range 27 West of the 5th P.M., Humboldt County, Iowa
- **Tract 3:** The East Half of the Southeast Quarter and the East 53.33 rods of the Southwest Quarter of the Southeast Quarter of Section 9, Township 91 North, Range 27 West of the 5th P.M., Humboldt County, Iowa

Property Description:

320 acre of extremely high-quality, well-drained cropland including a building site offered in three tracts located north of Thor, Iowa in a strong agriculture area.

Improvements:

- Dwelling: Two-story, 1,304 sq ft, originally built in 1903 with attached 634 sq ft garage
- Machine Shed: Morton 60' x 99' pole-shed built in 1981 with two sliding doors
- Machine Shed: 30' x 46' built in 1971
- Machine Shed: 40' x 50' built in 1957 with concrete floor
- Drying Bin: Stormor 30' x 20' built in 1977
- Storage Bin: Stormor 30' x 20' built in 1978

Farm Data:

• Tract 1	
Cropland	77.43 acres
Non-crop	2.57 acres
Total	80.00 acres
• Tract 2	
Cropland	105.00 acres (estimated)
Non-crop	1.67 acres
Total	106.67 acres (estimated)
• Tract 3	
Cropland	126.00 acres (estimated)
Non-crop	3.84 acres
Buildings	3.50 acres
Total	133.34 acres

FSA Information:

Not available due to government shutdown.

Taxes:

- **Tract 1:** \$3,194
- **Tract 2:** \$4,198
- **Tract 3:** \$6,392

Tract 1 Cropland



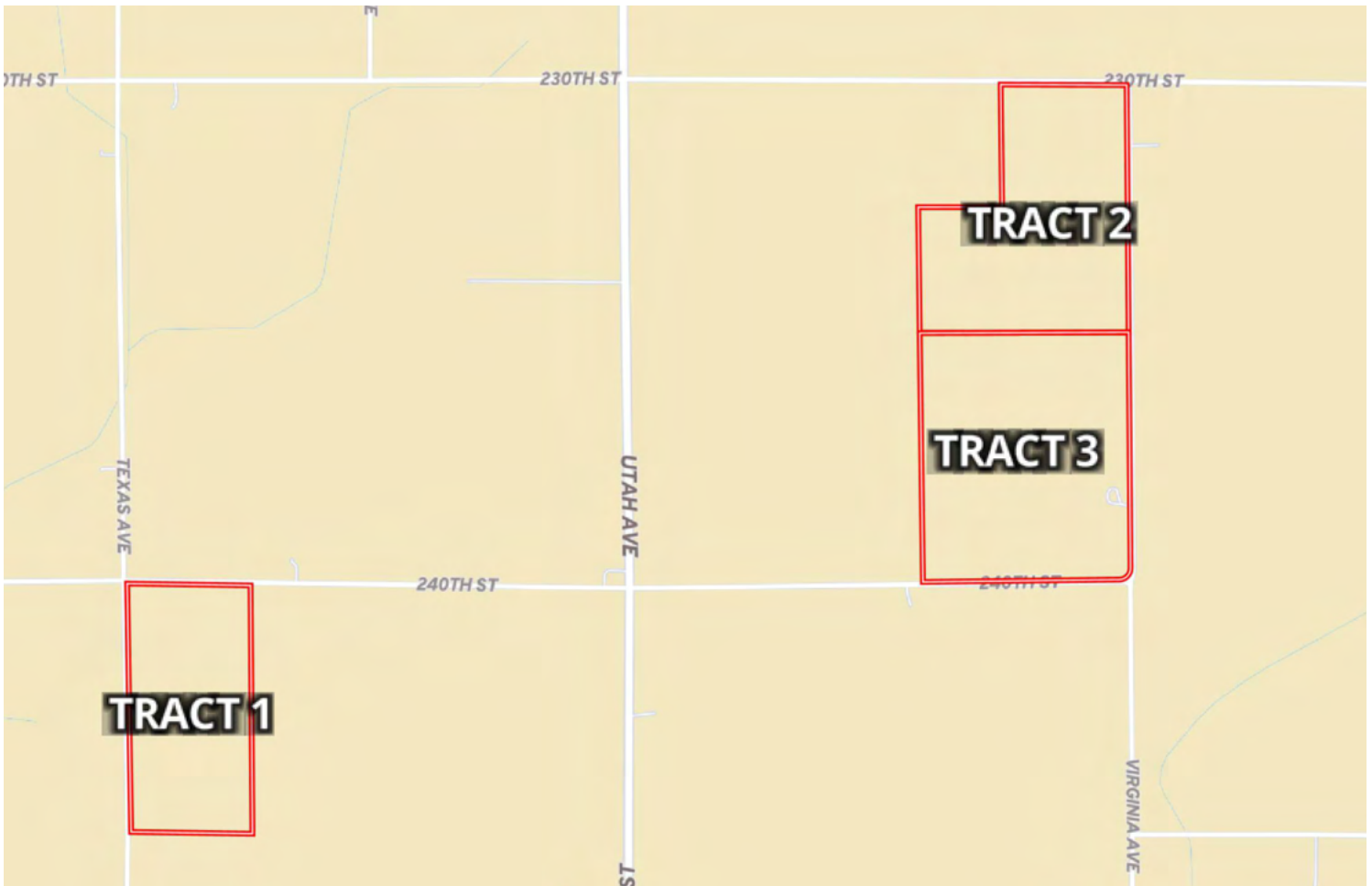
Tract 2 Boundary



Tract 3 Boundary



Location Map



Tract 2 Cropland



Tract 3 Cropland



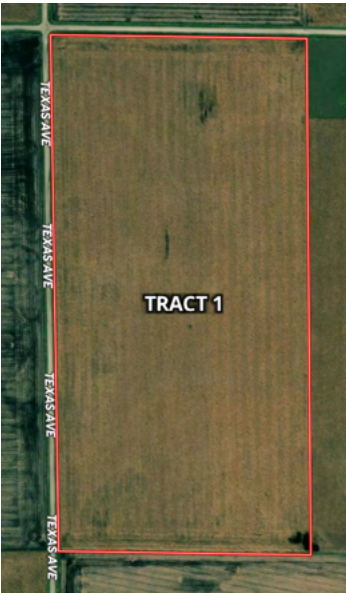
Tract 3 House



Tract 3 Sheds



Tract 1 Aerial Map



Tract 1 Soil Map



SOIL CODE	SOIL DESCRIPTION	ACRES	%	CSR2	CPI	NCCPI	CAP
507	Canisteo clay loam, 0 to 2 percent slopes	47.91	62.46	84.0	0	82	2w
138B	Clarion loam, 2 to 6 percent slopes	15.32	19.97	89.0	0	83	2e
55	Nicollet clay loam, 1 to 3 percent slopes	13.48	17.57	89.0	0	81	1
TOTALS		76.71(*)	100%	85.88	-	82.02	1.82

Tract 2 Aerial Map



Tract 2 Soil Map



SOIL CODE	SOIL DESCRIPTION	ACRES	%	CSR2	CPI	NCCPI	CAP
507	Canisteo clay loam, 0 to 2 percent slopes	58.3	55.46	84.0	0	82	2w
55	Nicollet clay loam, 1 to 3 percent slopes	13.71	13.04	89.0	0	81	1
138B	Clarion loam, 2 to 6 percent slopes	10.96	10.43	89.0	0	83	2e
95	Harps clay loam, 0 to 2 percent slopes	10.14	9.65	72.0	0	82	2w
6	Okoboji silty clay loam, 0 to 1 percent slopes	6.77	6.44	59.0	0	76	3w
138C2	Clarion loam, 6 to 10 percent slopes, moderately eroded	4.61	4.39	83.0	0	69	3e
506	Wacousta silty clay loam, depressional, 0 to 1 percent slopes	0.6	0.57	69.0	0	87	3w
TOTALS		105.09(*)	100%	82.25	-	81.02	1.98

Tract 3 Aerial Map



Tract 3 Soil Map



SOIL CODE	SOIL DESCRIPTION	ACRES	%	CSR2	CPI	NCCPI	CAP
507	Canisteo clay loam, 0 to 2 percent slopes	80.59	61.84	84.0	0	82	2w
55	Nicollet clay loam, 1 to 3 percent slopes	36.16	27.75	89.0	0	81	1
6	Okoboji silty clay loam, 0 to 1 percent slopes	11.85	9.09	59.0	0	76	3w
138B	Clarion loam, 2 to 6 percent slopes	1.71	1.31	89.0	0	83	2e
TOTALS		130.31(*)	100%	83.17	-	81.18	1.81



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 December 15, 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 Lemmenes & Dodgen.

Contract and Title: Immediately upon conclusion of the bidding, the high bidder(s) will enter into a real estate contract and deposit with Lemmenes & Dodgen 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 will be on December 15, 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 Lemmenes & Dodgen.

Sale Method: The real estate will be offered in three individual tracts. All bids are open for advancement until the Auctioneer announces that the real estate is sold or that the bidding is closed. 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 make 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: Lois Christopher Estate and Richard C. Christopher Trust

Auctioneer: Joel Ambrose

Online Simultaneous Bidding Procedure: The online bidding begins on Tuesday, November 11, 2025, at 8:00 AM. Bidding will be simultaneous with the live auction on Wednesday, November 12, 2025, 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 each 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.



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