

**Farmers
National
Company™**

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**L-2600394
L-2600394-01**

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ONLINE AUCTION

80± Acres, Guthrie County, Iowa

Bidding starts | Monday, July 13, 2026, at 8:00 AM

Bidding closes | Wednesday, July 15, 2026, at 1:00 PM

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

Highlights:

- Beautiful mix of pasture and row-crop acres
- Offered in three individual tracts-buy 1,2, or all 3
- Includes farmhouse with classic country setting



For additional information, please contact:
Gavin Cretsinger, Agent | (712) 830-7387
GCretsinger@FarmersNational.com



Property Information

Directions to Property:

From Bayard Iowa travel south on N-70 3 miles to 140th street. Then travel west 1 1/2 miles to Indigo Ave the farm is in the NE corner of Indigo and 140th Street.

Property Description:

Gently rolling pasture, productive row crop acres, and a comfortable home all come together in a setting that's getting harder to find. The property is available in three separate tracts, giving you the flexibility to start small or keep the entire farm intact. Just 1.5 miles off the pavement, it's close enough for convenience yet far enough for quiet. This place offers the kind of space where you can build a future, raise livestock, or simply enjoy the land.

Legal Description:

Whole farm is the S 1/2 of the SW 1/4 Sec 21 - 81N - 32W of the 5th P.M. Guthrie County Iowa.

Improvements:

Tract 1: House and buildings on Tract 3.

Building	Condition	Year Built	Size
One story frame house	Fair	1880	1,476 sq ft.
Detached garage	Fair	1982	14 x 24 ft.
Garden shed	Fair	Unknown	10 x 16 ft.
Poultry house	Fair	Unknown	15 x 20 ft.



Farm Data:

Tract 1:

Cropland	36.85± acres
Non-Crop	1.69± acres
Timber	1.46± acres
Total	40.00± acres

Tract 2:

Pasture	35.00± acres
Non-Crop	2.00± acres
Total	37.00± acres

Tract 3:

Non-crop	00.25± acres
Buildings	2.75± acres
Total	3.00± acres

FSA Information:

Tract 1:

Crop	Base	Yield
Wheat	2.50 acres	44 bushels
Oats	5.90 acres	52 bushels
Corn	12.30 acres	98 bushels
Soybeans	6.20 acres	24 bushels

Taxes:

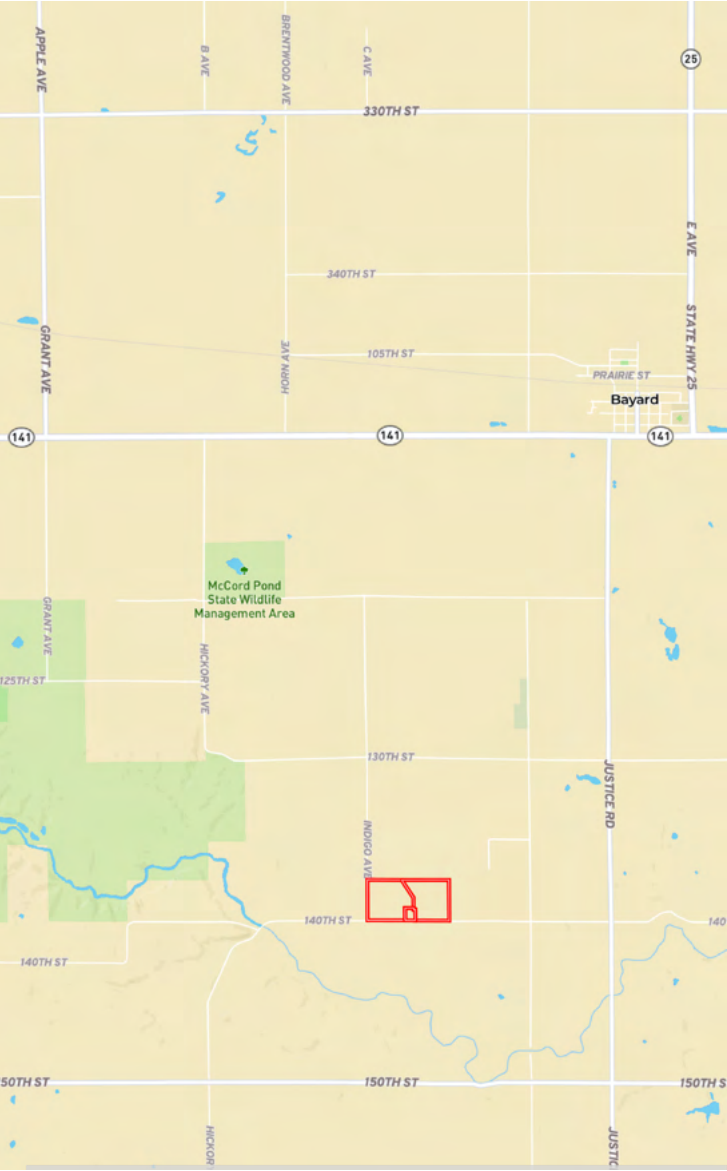
Tract 1: \$1,086.00 estimated

Tract 2: \$720.00 estimated

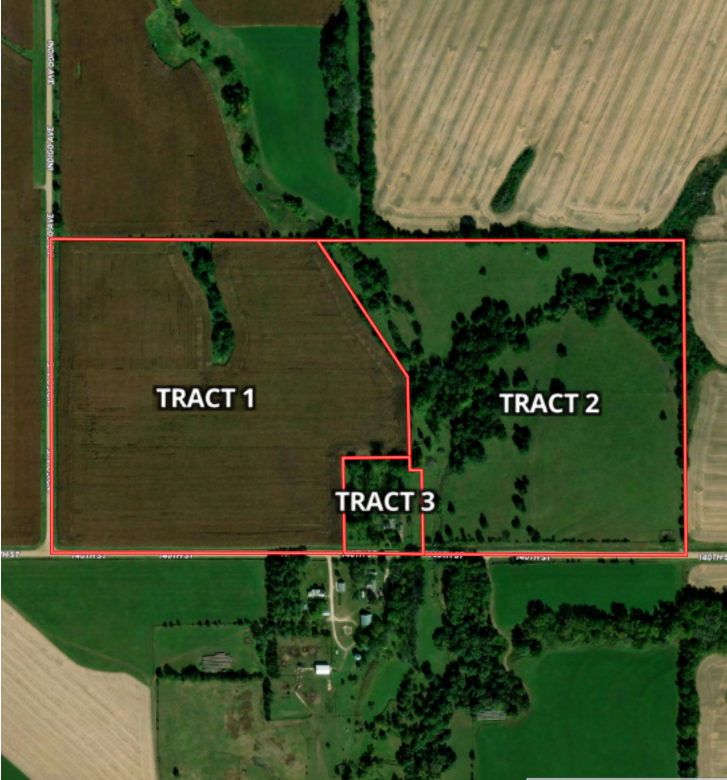
Tract 3: \$818.00



Property Location



Aerial Map



Tract 1:

Soil Map



Aerial Map



SOIL CODE	SOIL DESCRIPTION	ACRES	%	CSR2	CPI	NCCPI	CAP
88	Nevin silty clay loam, 0 to 2 percent slopes, rarely flooded	13.38	33.44	95.0	0	99	1
9D2	Marshall silty clay loam, 9 to 14 percent slopes, eroded	10.6	26.49	61.0	0	86	3e
108A	Wadena loam, 0 to 2 percent slopes	10.25	25.62	56.0	0	62	2s
9C2	Marshall silty clay loam, 5 to 9 percent slopes, eroded	3.63	9.07	87.0	0	90	3e
73D2	Salida sandy loam, 7 to 14 percent slopes, moderately eroded	1.61	4.02	5.0	0	31	4e
108C2	Wadena loam, 6 to 12 percent slopes, moderately eroded	0.5	1.25	44.0	0	60	3e
271B	Olmitz-Colo, occasionally flooded, complex, 0 to 5 percent slopes	0.04	0.1	84.0	0	90	2e
TOTALS		40.01(*)	100%	71.01	-	82.03	2.11



Tract 2:

Soil Map



Aerial Map



SOIL CODE	SOIL DESCRIPTION	ACRES	%	CSR2	CPI	NCCPI	CAP
271B	Olmitz-Colo, occasionally flooded, complex, 0 to 5 percent slopes	11.81	31.92	84.0	0	90	2e
9D2	Marshall silty clay loam, 9 to 14 percent slopes, eroded	7.78	21.03	61.0	0	86	3e
9C2	Marshall silty clay loam, 5 to 9 percent slopes, eroded	5.74	15.51	87.0	0	90	3e
88	Nevin silty clay loam, 0 to 2 percent slopes, rarely flooded	4.61	12.46	95.0	0	99	1
415D	Montieth loamy sand, 9 to 14 percent slopes	2.89	7.81	5.0	0	26	6e
133A+	Colo silt loam, deep loess, 0 to 2 percent slopes, overwash, occasionally flooded	2.1	5.68	78.0	0	86	2w
108B	Wadena loam, 2 to 6 percent slopes	2.07	5.59	52.0	0	62	2e
TOTALS		37.0(*)	100%	72.7	-	83.49	2.55



Tract 3:



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 is subject to current lease.

Closing: The sale closing is on September 2, 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 Minnich, Comito, Neu, & Hawley, PC.

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 and Buyer will pay one-half of the survey cost. Final contract prices will be adjusted to reflect any difference between the advertised and actual surveyed acres.

Auction Sales: The real estate will be offered in three individual tracts. Bids on the tracts, combinations, and the total unit will compete. 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 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: Property is being sold as-is with no guarantees of any kind other than marketable title. No personal property of any kind is included with this sale. Property is being sold based on Taxable Acres obtained from the Beadle County Assessors office. Buyers to receive possession and right to operate for the 2026 calendar year.

Seller: Lula Garnes Estate

Online Bidding Procedure: This online auction begins on Monday, July 13, 2026, at 8:00 AM. Bidding closes on Wednesday, July 15, 2026, at 1:00 PM.

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.

Sale Method: All bids are open for advancement starting Monday, July 13, 2026, at 8:00 AM until Wednesday, July 15, 2026, 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 minutes time frame. All decisions by Farmers National Company are final.



LAND AUCTION

ONLINE ONLY

80± Acres, Guthrie County, Iowa



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