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LAND AUCTION

SIMULCAST LIVE AND ONLINE

73.65± Acres, Pocahontas County, Iowa

Thursday, November 5, 2026 | 10:00 AM

Expo Center | 310 NE 1st Street, Pocahontas, Iowa

Highlights:

- High quality cropland with a CSR2 of 80.9 north of Havelock, Iowa
- Well drained farm with improved county tile outlets
- Easy access from US Highway 4 near a commercial grain facility



For additional information, please contact:

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Bidding starts | Wednesday, November 4, 2026 at 8:00 AM
Bidding closes | Thursday, November 5, 2026 at close of live event.

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

Property Information

Property Description: An exceptional opportunity to acquire 73.65 acres of highly productive cropland located in a strong agricultural region of Pocahontas County, Iowa. This farm features a CSR2 rating of 80.9, reflecting high-quality soils and consistent yield potential. The property is well drained, supporting efficient field operations and dependable crop performance, and maintains above-average farmability.

In addition to its strong agricultural productivity, the farm is conveniently situated approximately 1 mile north of Havelock, Iowa, near a commercial grain facility. The farm offers good access and is located within a well-established, tightly held farming area known for its stability and performance.

With its combination of productive soils, strong location, drainage, and efficient layout, this property presents an excellent opportunity for both owner-operators and investors seeking a high-quality, income-producing farm with long-term value.

Directions to Property: From Pocahontas, Iowa, travel 6 miles north on Highway 4 to 440th Street, then travel one-half mile west. The property is located on the north side of the road. The acreage and small pasture in the southwest corner are not included.

Legal Description: The South Half (S1/2) of the Southwest Quarter (SW¼), except the South 473 feet of the West 585 feet thereof, all in Section 24, Township 93 North, Range 33 West of the 5th P.M., Pocahontas County, Iowa.

Farm Data:

Cropland	70.46 acres
Non-crop	<u>3.19 acres</u>
Total	73.65 acres

FSA Information:

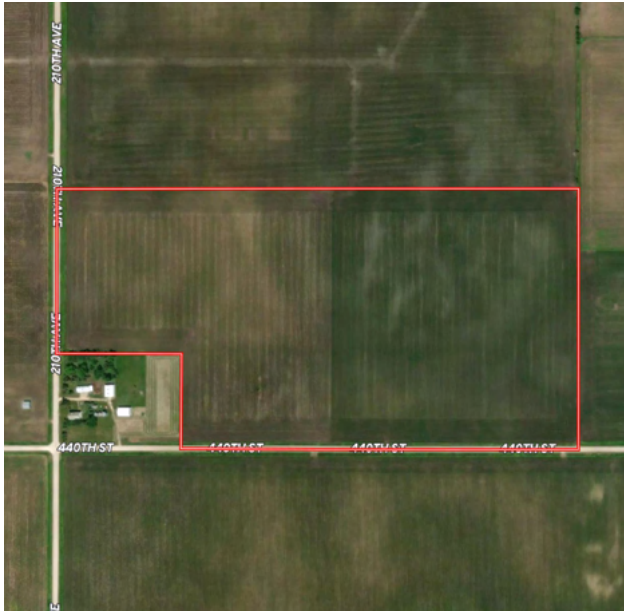
Crop	Base Acres	Yield
Corn	36.30 acres	155 bushels
Soybeans	36.30 acres	40 bushels

Taxes: \$2,271 (Estimated Pending Survey)

Location Map



Aerial Map



Soil Map



Area Symbol: IA151, Soil Area Version: 32							
Code	Soil Description	Acres	Percent of field	CSR2 Legend	Non-Irr Class *c	CSR2**	*n NCCPI Soybeans
55	Nicollet clay loam, 1 to 3 percent slopes	19.10	27.1%		lw	89	81
507	Canisteo clay loam, 0 to 2 percent slopes	18.73	26.6%		llw	84	81
95	Harps clay loam, 0 to 2 percent slopes	12.62	17.9%		llw	72	82
107	Webster clay loam, 0 to 2 percent slopes	12.40	17.6%		llw	86	82
6	Okoboji silty clay loam, 0 to 1 percent slopes	7.61	10.8%		lllw	59	74
Weighted Average					1.84	80.9	*n 80.6

**IA has updated the CSR values for each county to CSR2.

*n: The aggregation method is "Weighted Average using all components"

*c: Using Capabilities Class Dominant Condition Aggregation Method



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 8, 2026, or such other date agreed to by the parties. Open possession for 2027.

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 Murray Law Firm.

Contract and Title: Immediately upon conclusion of the bidding, the high bidder(s) will enter into a real estate contract and deposit with Murray Law Firm 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 8, 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 Murray Law Firm.

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. 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: Revocable Trust of Avonell L. Rutherford c/o Cathy Reese, Trustee

Auctioneer: Joel Ambrose

Online Simultaneous Bidding Procedure: The online bidding begins on Wednesday, November 4, 2026, at 8:00 AM. Bidding will be simultaneous with the live auction on Thursday, November 5, 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 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.