FARMERS NATIONAL COMPANY

L-2600614



LAND AUCTION

SIMULCAST LIVE AND ONLINE

167± 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 84.9!
- Full possession available for the 2027 growing season
- Located one mile west of Pocahontas in Section 2 of Grant Township, Pocahontas County, Iowa



For additional information, please contact:

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TNaeve@FarmersNational.com



Bidding starts | Tuesday, November 3, 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: This is an excellent 167-acre farm featuring highly productive cropland with an above-average CSR2 of 84.9, located 1 mile west of Pocahontas, Iowa, in a strong agriculture area. Held by the same family for generations, this farm offers a rare opportunity to purchase a well-maintained and highly productive agricultural property. The farm is being offered as a single tract and benefits from a combination of natural drainage and field tile, supporting consistent and efficient crop production.

Directions to Property: Located 1 mile west of Pocahontas, Iowa, on U.S. Highway 3. The property is situated on the south side of U.S. Highway 3 and the west side of 210th Avenue.

Legal Description: The Northeast Quarter (NE1/4) of Section Two (2), Township Ninety-one (91) North, Range Thirty-three (33) West of the 5th P.M., Pocahontas County, Iowa except a 3.0 acre tract.

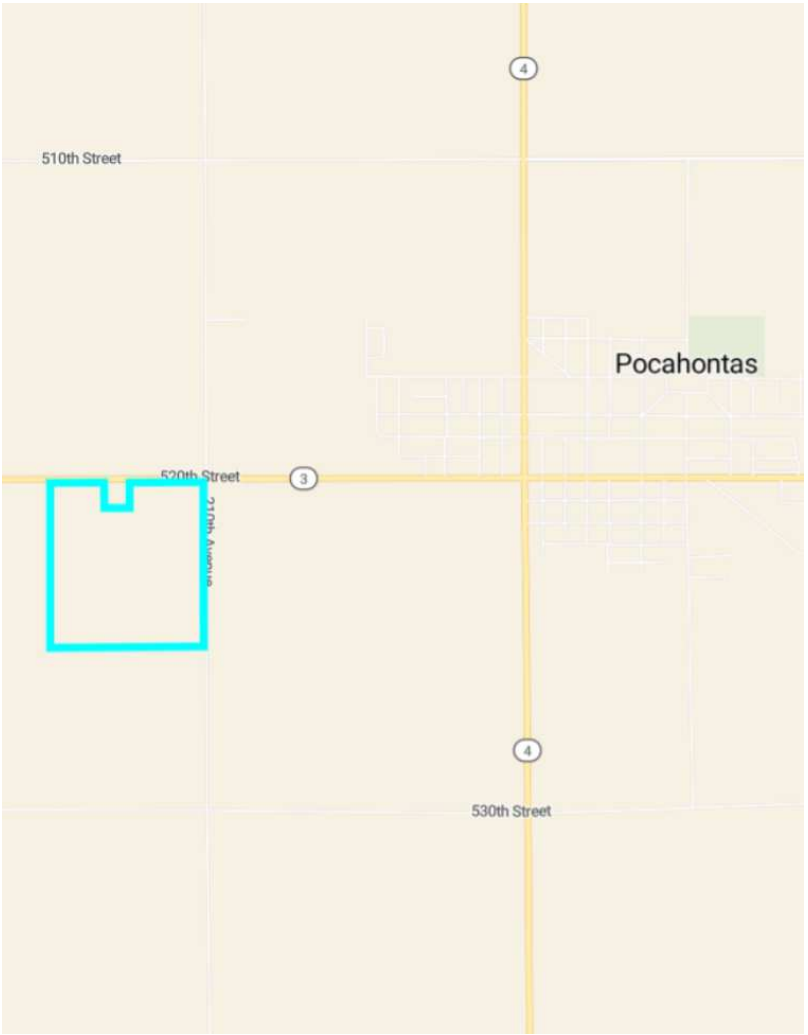
Additional Comments: Buyer will be responsible for the cost of providing access to the property.

Farm Data:

Cropland	160.7 acres
Non-crop	6.3 acres
Total	167.0 acres

Taxes: $6,888

Location Map

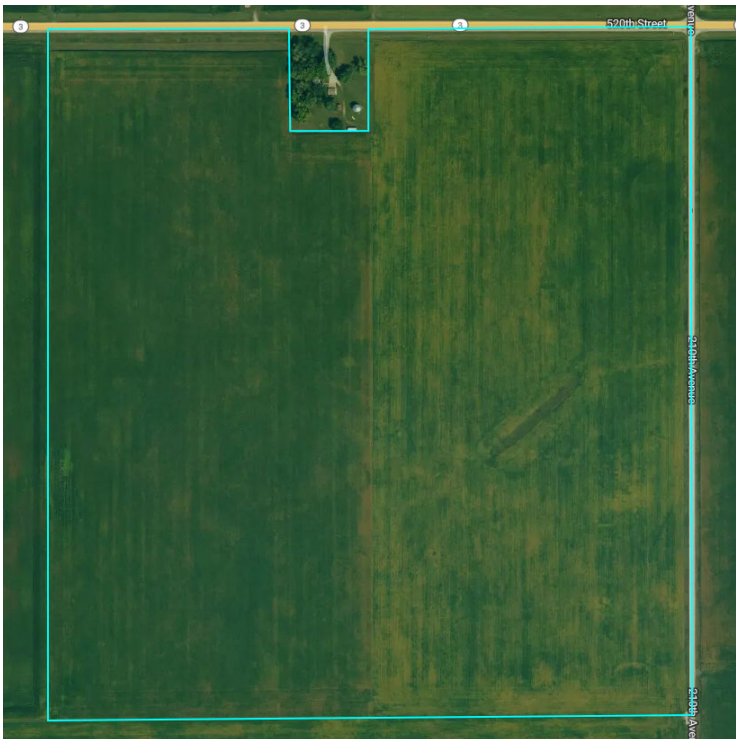




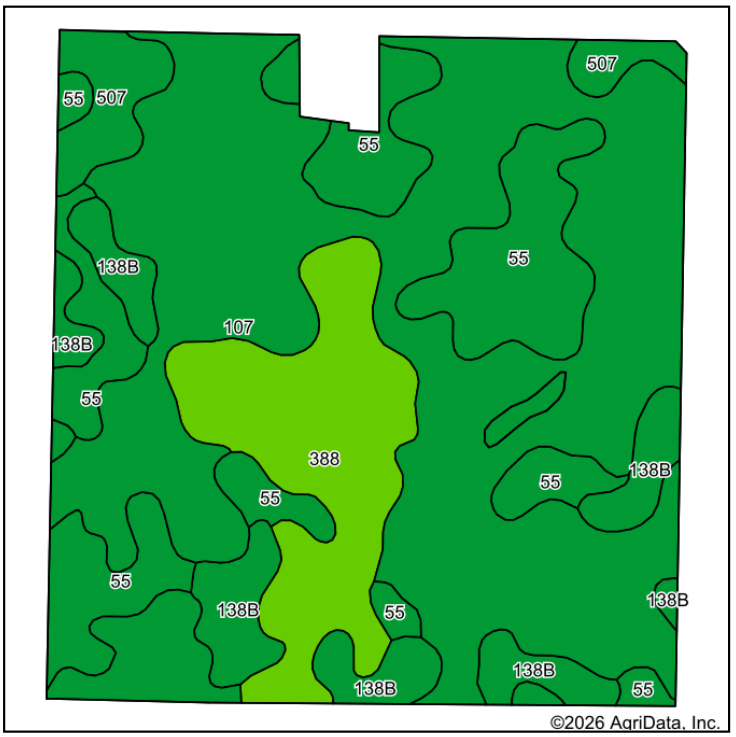




Aerial Map



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 Overall
107	Webster clay loam, 0 to 2 percent slopes	86.81	54.0%		IIw	86	83
55	Nicollet clay loam, 1 to 3 percent slopes	30.59	19.0%		Iw	89	81
388	Kossuth silty clay loam, 0 to 2 percent slopes	21.94	13.7%		IIw	72	78
138B	Clarion loam, 2 to 6 percent slopes	14.95	9.3%		IIe	89	83
507	Canisteo clay loam, 0 to 2 percent slopes	6.41	4.0%		IIw	84	81
				Weighted Average	**1.81**	**84.9**	***n 81.9**

**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 5, 2026, 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 McMahon, Stowater, Laddusaw & Buske.

Contract and Title: Immediately upon conclusion of the bidding, the high bidder(s) will enter into a real estate contract and deposit with McMahon, Stowater, Laddusaw & Buske 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 5, 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 McMahon, Stowater, Laddusaw & Buske.

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: Elaine M. Eral Revocable Trust

Auctioneer: Joel Ambrose

Online Simultaneous Bidding Procedure: The online bidding begins on Tuesday, November 3, 2026, at 8:00 AM. Bidding will be simultaneous with the live auction at 10:00 AM 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.

Property Access: Buyer will be responsible for providing access to the property at Buyers' discretion and expense.

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