

THURSDAY, DECEMBER 11TH, 2025 AT 10:00 AM

Riceville Community Center | 119 West Main Street | Riceville, IA 50466

Howard County

LAND AUCTION

160 ACRES M/L

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Peoples Company is honored to represent 160 acres m/l located northeast of Saratoga, Iowa. The farmland will be offered via Public Auction as one tract and will take place at 10:00 AM at the Riceville Community Center.

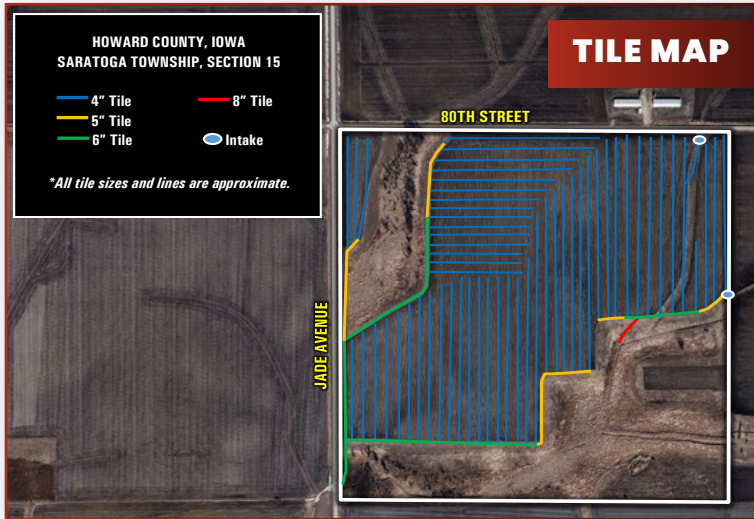
The farm consists of 118.30 FSA cropland acres, including 93.60 acres currently in row crop production with a CSR2 rating of 69.6. The primary soil types are Protivin loam, Riceville loam, and Clyde silty clay loam.

The balance of the FSA cropland acres includes 24.70 acres enrolled in CRP (Conservation Reserve Program). The CRP contracts include:

- 1.60 acres enrolled in CP8A through 2026, generating \$570 annually (\$356.33/acre)
- 17.80 acres enrolled in CP21 through 2030, generating \$3,418 annually (\$192/acre)
- 5.30 acres enrolled in CP27&28 through 2030, generating \$1,018 annually (\$192/acre)

Together, these contracts yield a total annual income of \$5,006.

Farmland acres are designated as NHEL (Non-Highly Erodible Land), and private drainage tile has been installed. The tract has great access to Iowa Highway 9 with several competing grain marketing options nearby. The farm lease has been terminated and will be open for the 2026 growing season. The property is situated in Section 15 of Saratoga Township, Howard County, Iowa.



TILLABLE SOILS MAP

CODE	DESCRIPTION	ACRES	% OF FIELD	IA CSR2	OVERALL NCCPI
798B	Protivin loam	33.31	35.59 %	61	79
784B	Riceville loam	27.69	29.58 %	68	74
84	Clyde silty loam	16.12	17.23 %	88	90
407B	Schley silt loam	7.24	7.73 %	81	94
797	Jameston	3.30	3.52 %	73	89
782A	Donnan loam	3.11	3.32 %	48	72
783B	Cresco loam	2.83	3.02 %	73	75

AVERAGE IA CSR 2: 69.6

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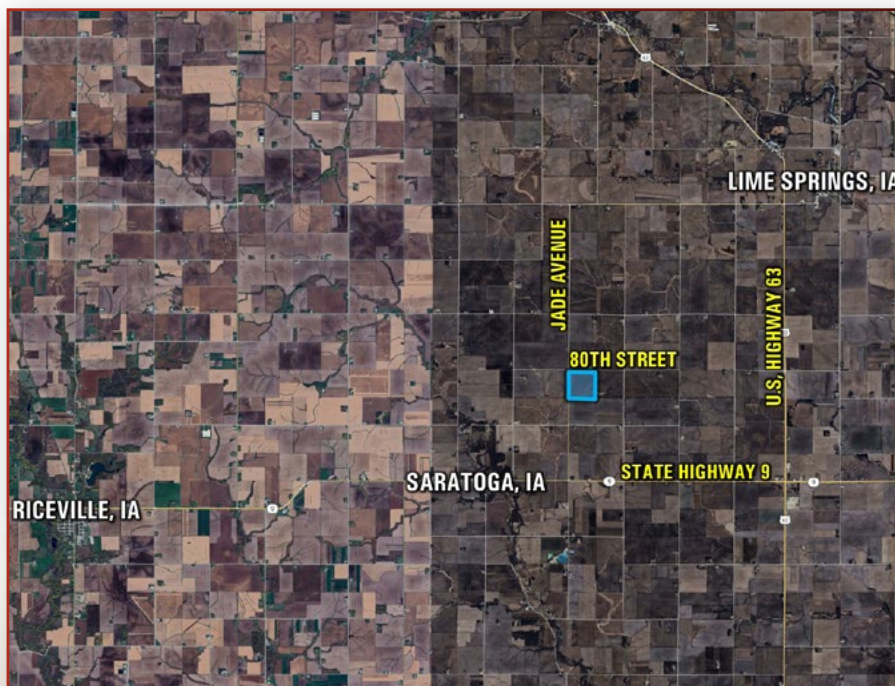


DIRECTIONS

From Saratoga, Iowa: Travel east on Iowa Highway 9 for 1.5 miles until reaching Jade Avenue. Turn left (north) on Jade Avenue for 2 miles, and the property will be located on the right (east) side of the road marked with Peoples Company sign.

NET TAXES

\$3,534.



Not able to make it to the live auction but still want to bid? No problem!

Just use our mobile bidding app powered by BidWrangler! You can access the app online, but it works even better when you download it to your smartphone.





Howard County LAND AUCTION

AUCTION DETAILS & TERMS

Howard County Land Auction
160 Acres M/L (Offered in One Tract)
Thursday, December 11th, 2025 at 10:00 AM

Auction Location:
Riceville Community Center
119 West Main Street
Riceville, IA 50466

Bidder Registration: All prospective bidders must register with Peoples Company and receive a bidder number to bid at the auction.

Online Bidding: Register to bid at <http://peoplescompany.bidwrangler.com/>. Potential bidders may have access to the live auction by utilizing Peoples Company's online auction platform via the Internet. By using Peoples Company's online auction platform, bidders acknowledge that the Internet is known to be unpredictable in performance and may, from time to time, impede access, become inoperative, or provide a slow connection to the online auction platform. Bidders agree that Peoples Company nor its affiliates, members, officers, shareholders, agents, or contractors are, in any way, responsible for any interference or connectivity issues the bidder may experience when utilizing the online auction platform.

Auction Method: The farmland will be sold as one individual tract on a price-per-acre basis to the High Bidder.

Farm Program Information: Farm Program Information is provided by the Howard County Farm Service Agencies. The figures stated in the marketing material are the best estimates of the Seller and Peoples Company; however, Farm Program Information, base acres, total crop acres, conservation plan, etc., are subject to change when the farm is reconstituted by the Howard County FSA and NRCS offices.

Earnest Money Payment: A 10% earnest money payment is required on the day of the auction. The earnest money payment may be paid in the form of a check or wire transfer. All funds will be held in Peoples Company's Trust Account.

Closing: Closing will occur on or before Thursday, January 22nd, 2026. The balance of the purchase price will be payable at closing in the form of a guaranteed check or wire transfer.

Possession: Possession of the farm will be given At Closing, Subject to Tenant's Rights.

Farm Lease: The farm lease has been terminated and will be available for the 2026 growing season.

Contract & Title: Immediately upon the conclusion of the auction, the high bidder will enter into a real estate sales contract and deposit with Peoples Company the required earnest money payment. The Seller will provide a current abstract at their expense. The sale is not contingent upon Buyer financing.

Other: This sale is subject to all easements, covenants, leases, and restrictions of record. All property is sold on an "As is - Where is" basis with no warranties, expressed or implied, made by the Auctioneer, Peoples Company, or Seller. All bids will be on a per-acre basis. Peoples Company and its representatives are agents of the Seller. The winning bidder acknowledges that they are representing themselves in completing the auction sales transaction. Any announcements made on auction day by the Auctioneer or Listing Agents will take precedence over all previous marketing material or oral statements. Bidding increments are at the sole discretion of the Auctioneer. No absentee or phone bids will be accepted at the auction without prior approval of the Auctioneer. All decisions of the Auctioneer are final.

Disclaimer: All field boundaries are presumed to be accurate according to the best available information and knowledge of the Seller and Peoples Company. Overall tract acres, tillable acres, etc., may vary from figures stated within the marketing material. The buyer should perform his/her investigation of the property before bidding at the auction. The brief legal descriptions in the marketing material should not be used in legal documents. Full legal descriptions will be taken from the Abstract.