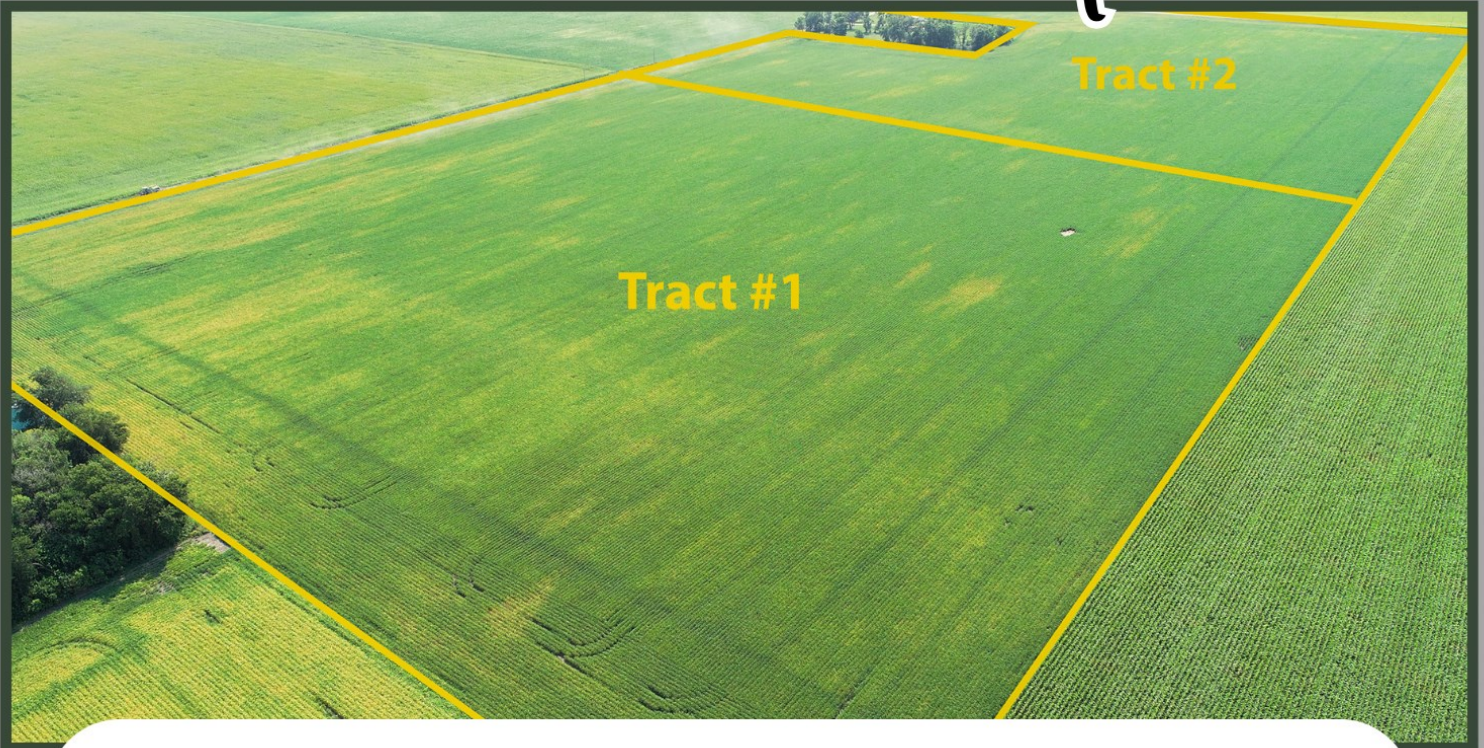


# Live Public Land Auction

WELCOME TWP

SIOUX COUNTY, IA



**SALE DATE: NOVEMBER 1, 2024 @ 10:30 A.M.**  
**DAVID & DONNA HOEKSTRA – OWNERS**

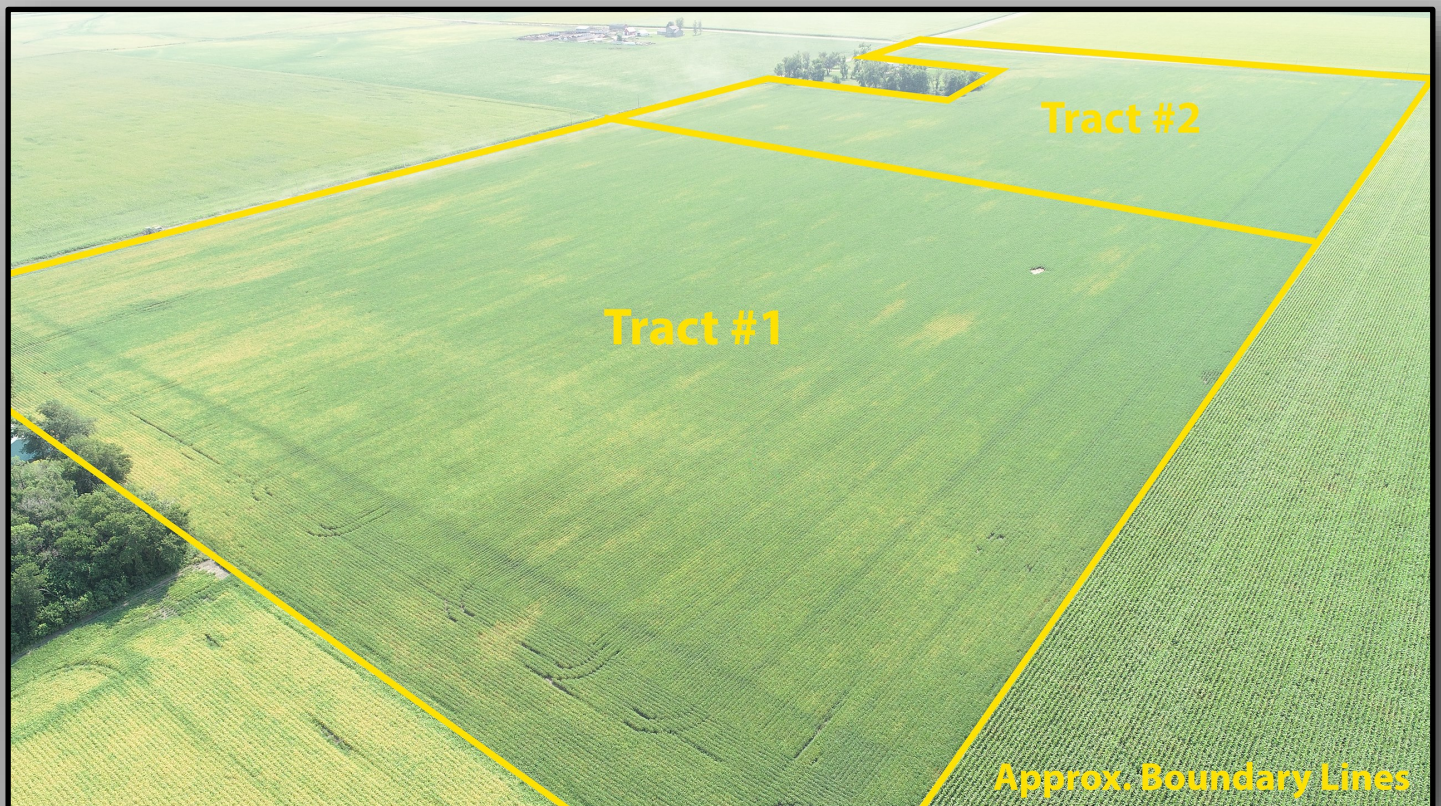


**WWW.ZOMERCOMPANY.COM**

**712-476-9443**

**Auctioneer's Note:** The Zomer Company is extremely honored to have been selected by David & Donna to offer for sale at auction these two outstanding tracts of Sioux County, IA farmland as David & Donna have purchased land closer to their home operation and are selling this property to complete a 1031 exchange! These farms have some of the highest soil ratings in Sioux County, IA and have an excellent proven yield history! Make plans today to attend the auction and purchase one or both of these farms!

**Location:** From the North Edge of Sioux Center, IA go North on US HWY 75 for 4 miles to 340th St., then go 3/4 Mile East on 340th St. to Tract 2. Tract 1 is directly North of Tract 2 and is accessed from Harrison Ave. OR from Casey's In Hull, IA go South on Hickory Ave for 2 miles to 340th St. then go 1 1/4 mile West on 340th St. to Tract 2. Tract 1 is located directly North of Tract 1 and is accessed from Harrison Ave. Auction of the tracts to be held at the site of the farmland. Watch [zomercompany.com](http://zomercompany.com) for inclement weather!



**Abbreviated Legal Description of Tract 1: The NE1/4 of the SE1/4 of Section 4, TWP 96N, Range 45W, Sioux County, IA. TO BE SURVEYED. Subject to all easements and public roads of record.**

**General Description of Tract 1:** This farm is estimated to be approx. 40+/- gross acres and a survey will be completed prior to the auction to determine the exact gross acres. According to FSA, this farm contains approx. 39+/- tillable acres with the balance in road/ditch. This is an inside tract of farmland which is completely tillable with the exception of the road and ditch! This farm has a corn base and soybean base combined with the adjoining farmland with a PLC yield of 188bu on corn and a PLC yield of 56bu on soybeans. This farm is classified as NHEL. The predominant soil types include: 91-Primghar, 92-Marcus, 310B-Galva. The average CSR1 is 74.2. The average CSR2 is 97.5. This farm also has some drainage tile line installed in it also! This farm has had an excellent yield history with a yield history of 250bu per acre on corn in 2023, 62bu per acre on soybeans in 2022, 272bu per acre on corn in 2021 and 62bu per acre on soybeans in 2020! This is an outstanding opportunity to purchase a high quality inside tract of farmland in Sioux County, IA with excellent soil ratings and a proven yield history! These farms currently have a manure easement on the farms which can be terminated. Contact an agent for details. These farms offer an extremely rare opportunity to purchase a smaller tract of farmland or if purchased in conjunction with Tract 2 offers a great opportunity to purchase one contiguous 75+/- acre tract!

**Abbreviated Legal Description of Tract 2: The SE1/4 of the SE1/4 of Section 4, TWP 96N, Range 45W, Sioux County, IA EXCEPTING Parcel A located therein. TO BE SURVEYED. Subject to all easements and public roads of record.**

**General Description of Tract 2:** This farm is estimated to be approx. 35+/- gross acres and a survey will be completed prior to the auction to determine the exact gross acres. According to FSA, this farm contains approx. 33.5+/- tillable acres with the balance in road/ditch. This farm has a corn base and soybean base combined with the adjoining farmland with a PLC yield of 188bu on corn and a PLC yield of 56bu on soybeans. This farm is classified as NHEL. The predominant soil types include: 91-Primghar, 92-Marcus, 310B-Galva. The average CSR1 is 73.9. The average CSR2 is 97.5. This farm also has some drainage tile line installed in it also! This farm has had an excellent yield history with a yield history of 250bu per acre on corn in 2023, 62bu per acre on soybeans in 2022, 272bu per acre on corn in 2021 and 62bu per acre on soybeans in 2020! This is an outstanding opportunity to purchase a high quality inside tract of farmland in Sioux County, IA with excellent soil ratings and a proven yield history! These farms currently have a manure easement on the farms which can be terminated. Contact an agent for details. These farms offer an extremely rare opportunity to purchase a smaller tract of farmland or if purchased in conjunction with Tract 1 offers a great opportunity to purchase one contiguous 75+/- acre tract!

**Method of sale: Auction of the tracts to be held at the site of the farmland.** Tracts will be sold in the choice method. Top bidder of the round of choice will have the option to select the tract of their choice or both of the tracts. If the top bidder selects 1 tract then whichever tract is remaining will be sold. If the top bidder of the round of choice selects both of the tracts then the auction will be over. Tracts will not be combined in any way other than the option to purchase both tracts during the round of choice. These farms will be surveyed prior to the auction and the final gross acres will be adjusted based on the survey. Farm will be sold per gross acre.

**Taxes:** The current Real Estate Taxes according to the Sioux County Treasurer are approx. \$1,242.00 per year on Tract 1 and approx. \$1,078.00 per year on Tract 2. Seller will pay the 2024 taxes which are due and payable in March and Sept of 2025.

**Possession:** Possession of the farms will be on closing day! These farms are available to farm for the 2025 crop year!

**Terms:** Purchaser (s) will be required to pay a non-refundable 15 % of the purchase price as earnest money deposit, and also agree to enter into a purchase agreement with the remaining balance due and payable on closing day which will be on or before December 13, 2024. Buyer shall receive a clear and merchantable title to the property on closing day. These farms are being sold as is as a cash sale with no finance contingencies and as is with any/all defects and encroachments if any. While every effort has been made to ensure the accuracy of the information herein, all prospective buyers are encouraged to inspect the property and verify all data provided. No warranties are expressed or implied. Any lines on maps and pictures are for informational purposes only and are not guaranteed to be actual boundary lines of the property. All buyers are encouraged to do buyer's due diligence. Sellers do not warranty or guarantee that existing fences lie on the true boundary and any new fencing if any will be the responsibility of the purchaser pursuant to IA statutes. Buyer agrees to accommodate the sellers 1031 exchange. Any announcements made day of the auction will supersede any advertisements. Aerial maps, soil maps and auction booklets are available upon request. This Property is being sold subject to the confirmation of the sellers. Auctioneers and Real Estate brokers are representing the sellers. If any additional information is requested, please contact auctioneers listed below. **De Koster & De Koster, PLLC—Attorney for sellers.**



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Auction Location & Time	Pg 2
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# WELCOME TWP

## LAND OWNER

T 96 N

R 45 W

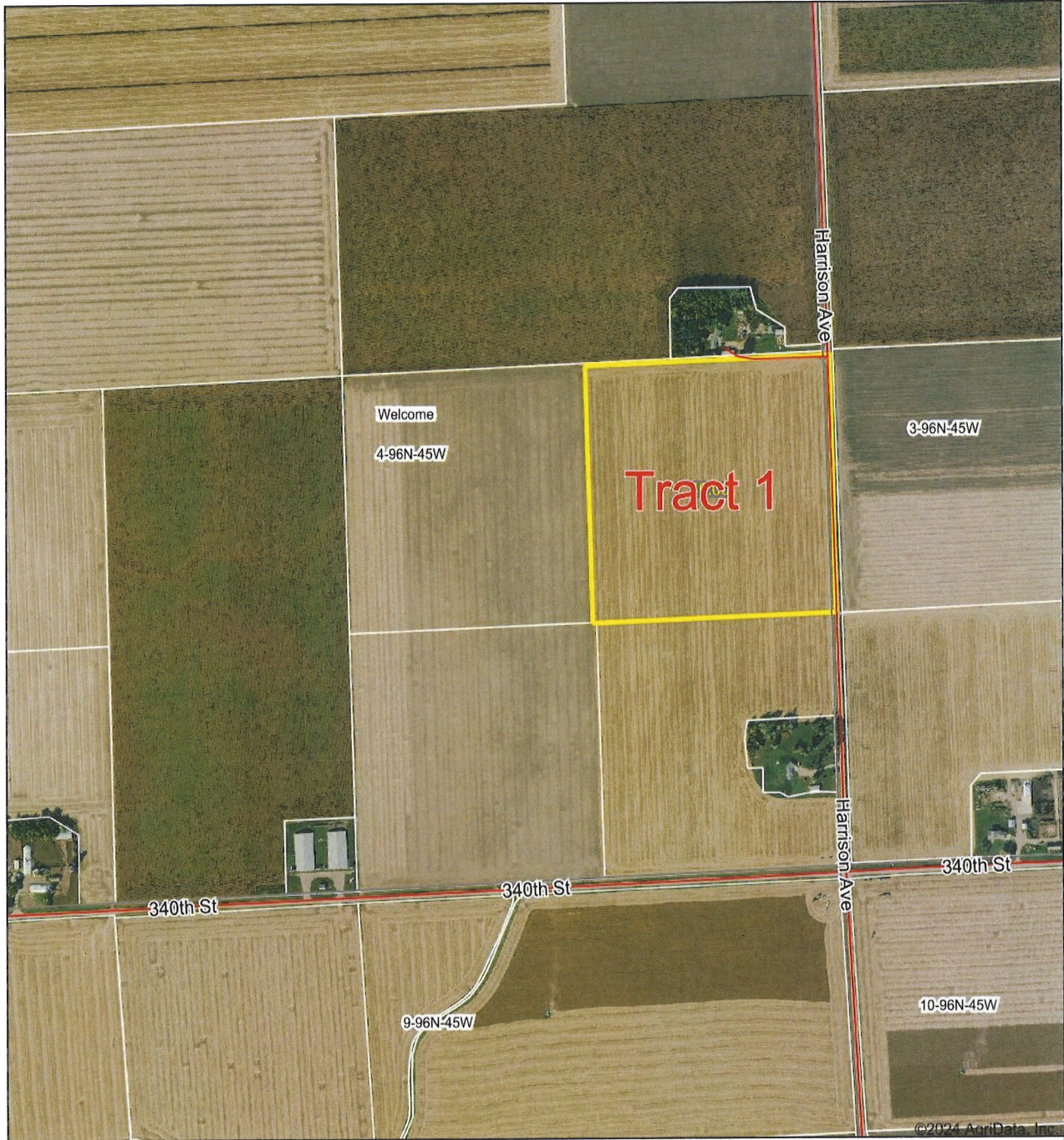
GOLDFINCH AVE		GRANT AVE		HARRISON AVE		HICKORY AVE		IBEX AVE		INDIAN AVE	
2900		3000		3100		3200		3300		3400	
JOINS PLATO TWP		JOINS LINCOLN TWP		JOINS CARTEL TWP		JOINS WEST BRANCH TWP					
6 2 Love, LLC 233.81	5 Donna VanBeek Trust 148.19	35.94 Irene Sneller NW IA Inv. LLC 76.41	37.90 Sheller Sisters, LLC 37.90	106.50 Daniel & Kathy DeWit et al 78.50	37.19 Stevie & Torie Westra 37.19	71.19 Har-lin, LLC et al 158 Beverly Wolfswinkel Trust	3141.27 Beverly Boogerd 145.58 Richard Rikkers	140.22 Elmer Brunsting Trust 71.11 Alan Beyer	105.02 Donald Hoksbergen Trust 78.51 Holsbergen Land, LLC	70.45 Meryn & Linda Kroese Trust 39.50 Johna & Almaha Wisink	71.75 David & Beverly Rane Trust 39.50 Meryn & Linda Kroese Trust
7 VanDen Bos Family Trust 115.02	8 Joyce Heynen Trust 78	99.82 Harwin & Diane Te Slaa 70.57 Trust 8 Mark & Emily Sysma Trust 110.53	9 Golden Harvest, LLC 77	71.05 Arlin Brummel et al 71.61	39 Robert Hutshain 39	232.41 Knox College 39.07 Joshua & Justin Wisink	75.68 Sara & Harlo Vink 72.06	115 Harwin & Diane TeSlaa 194.61 Kenneth & Doris Hoksbergen	104.66 Benjamin & Elaine Koopman Trust 104.66	78.18 Meyer Family Trust et al 78.18	158 Lora VanderZwaag 158
18 Hulstein Land, LLC 257.38	17 Double-D Land & Inv., LLC 169.46	76.75 Cornelius & Esther Schelling 185.12	74.23 Arlin Brummel et al 71.61	79 Rhoda Klein 148.52	79 Evelyn Bakker Trust 35	15 145.91 Johanna Overman Trust 140.07 Dennis & Beverly Jansen	145.97 R & S Kemper Trust 145.97	13 227.02 Gloria Wynja Trust 227.02	13 227.02 Gloria Wynja Trust 227.02	13 227.02 Gloria Wynja Trust 227.02	13 227.02 Gloria Wynja Trust 227.02
19 Lary Moss 100.15	20 Mark & Kathy Sneller Trust 140.88	21 Dort College Inc. 155.64	21 Dort College Inc. 155.64	21 Dort College Inc. 155.64	22 154.18 Har-lin, LLC 154.18	22 154.18 Har-lin, LLC 154.18	23 108.95 Elmer & Ransie DeVries Trust 108.95	24 120.80 Kooker Dairy Farms Inc. 120.80	24 120.80 Kooker Dairy Farms Inc. 120.80	24 120.80 Kooker Dairy Farms Inc. 120.80	24 120.80 Kooker Dairy Farms Inc. 120.80
30 Trans Ova Genetics LC 236.15	29 Annette Sneller 118.75	28 Small Tracts 155.64	28 Small Tracts 155.64	28 Small Tracts 155.64	27 171.77 R & K Farms Ltd. 171.77	27 171.77 R & K Farms Ltd. 171.77	26 109.29 Roger Bongars Trust 109.29	25 149.25 Paul & Patty Sneller 149.25	25 149.25 Paul & Patty Sneller 149.25	25 149.25 Paul & Patty Sneller 149.25	25 149.25 Paul & Patty Sneller 149.25
31 31 31 31	32 Betty Wilhelmson Trust et al 230.14	33 33 33	33 33 33	33 33 33	34 217.31 Elmer Vandenberg Trust 217.31	34 217.31 Elmer Vandenberg Trust 217.31	35 185.37 Marie Wilkes Trust 185.37	36 155.67 Darrel & Mary Jo Nyhof 155.67	36 155.67 Darrel & Mary Jo Nyhof 155.67	36 155.67 Darrel & Mary Jo Nyhof 155.67	36 155.67 Darrel & Mary Jo Nyhof 155.67

LAND OWNER & RURAL RESIDENT MAPS

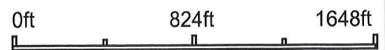
**Small Tracts**

- Section 2 A C & D Hoksbergen Farms Inc. - 11.75
- Section 2 B Robin Beyer - 6.42
- Section 3 C Harlo & Sara Vink - 6.07
- Section 3 D Kenneth & Lisa Ciesielski - 8.04
- Section 3 E Casey Kooker - 5.96
- Section 4 F Evan & Kim Brummel - 6.21
- Section 4 G Randall & Sandra Westra - 6.07
- Section 5 H Jeff & Becky Uittenbogaard - 5.48
- Section 5 I Chad & Jenna VandenBosch - 5.95
- Section 6 J Danny & Laurel Buyert - 5.70
- Section 7 K Henry & Alicia Wolfswinkel - 6.11
- Section 8 L David Buyert - 7.16
- Section 8 M Marlin Sandbulte - 7.48
- Section 9 N Philip & Sheryl Brummel - 5.81
- Section 10 O Robert & Carol Boote Trust - 23.70
- Section 10 P Glenda VanMeeteren - 7.09
- Section 11 Q Sara Vink - 5.67
- Section 11 R John & Lavonna VanMiddendorp - 20.5
- Section 11 S Todd & Joanne VanMiddendorp - 18.75
- Section 12 T Calvin & Janice Klarenbeek - 12.01
- Section 13 U Kevin & Sandra Wynja - 7.98
- Section 13 V Luke & Nancy Wielenga - 11.50
- Section 14 W Kemper Farm Inc. - 7.52
- Section 15 X William & Carol Koops - 7.58
- Section 15 Y Calvin-Bongaars - 8.72
- Section 15 Z 1516 Edge Inc. - 6.67
- Section 16 AA Kyle VanHolland - 11.44
- Section 16 AB Marianne Bleeker - 6.49
- Section 17 AC Todd & Nicole DeWeerd - 8.73
- Section 17 AD Michael & Pearl Schouten - 21.18
- Section 19 AE Jeffrey & Amy DeBoer - 5.07
- Section 19 AF Daren & Kelsey Klarenbeek - 13.62
- Section 19 AG Hulstein Feedyards, LLC - 8.40
- Section 20 AH Ricky & Sheryl Brummel - 9.80
- Section 20 AI Craig & Karen Heynen - 6.04
- Section 20 AJ Larry & Kathi Buyert Family Trust - 5.65
- Section 21 AK Sandra Byrnes - 5.42
- Section 21 AL Tyler & Brette Feldhacker - 8.57
- Section 21 AM Lyle & Sharon DenHerder - 17.42
- Section 22 AN Roger & Carol VanVoorst - 7.50
- Section 22 AO Helma Tebben - 10.73
- Section 23 AP Larael Punt - 9.50
- Section 23 AQ John & Janna Wesselius - 6.28
- Section 24 AR Willard & Vicki Franken - 7.33
- Section 24 AS Larry & Joyce VanderWilt - 5.02
- Section 24 AT VanVoorst Acres, LLC - 14.81
- Section 24 AU Har-lin, LLC - 14.81
- Section 25 AV Paul & Stephanie Schelling - 11.41
- Section 25 AW Harm & Karen Oldenkamp - 19
- Section 25 AX Timothy & Elsie Ymker - 6.75
- Section 26 AY Kenneth & Kathleen Meandering - 23.50
- Section 26 AZ George & Rebecca Scholten - 7.81
- Section 27 BA Arlyn & Beth Rozeboom - 18.86
- Section 27 BB Greg & Patty Majerus - 7.40
- Section 27 BC Brian & Rebecca Cuperus - 7.23
- Section 27 BD Michael VanRoekel Trust - 9.80
- Section 28 BE Bierma Farms Inc. - 13.77
- Section 29 BF Wissink Trust - 17.17
- Section 31 BG Lois & Lee Broughton - 19.16
- Section 31 BH Glenn & Betty Vermeer - 19.16
- Section 31 BI Mark & Tricia Vermeer - 29.62
- Section 31 BJ Allen & Phyllis Beukelman - 6.57
- Section 31 BK Mark & Tricia Vermeer - 18.52
- Section 34 BL Nelton & Carol Doomink Trust - 21.44
- Section 34 BM Scott & Jolynn VanDeBerg - 8.75
- Section 34 BN Arlin & Diane VanDeBerg - 13.39
- Section 35 BO Joel & Karen Schulteman - 5.39
- Section 35 BP Terry & Renae Schulteman - 9.35

**Aerial Map**



Boundary Center: 43° 9' 44.66, -96° 9' 36.12



**4-96N-45W**  
**Sioux County**  
**Iowa**

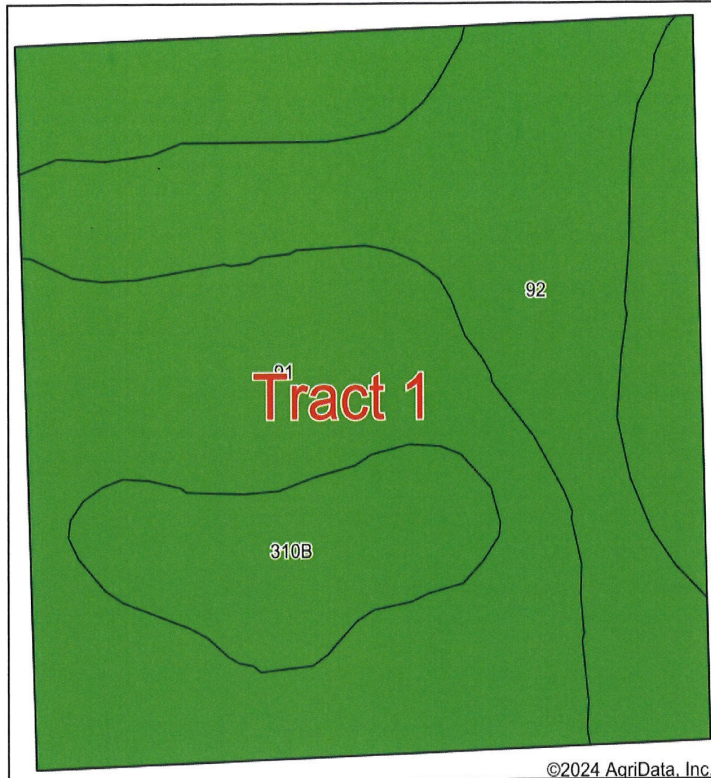


Maps Provided By:  
**surety**  
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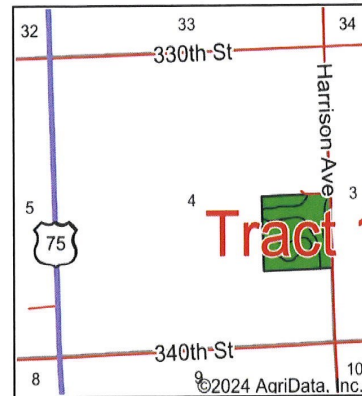
9/11/2024

Field borders provided by Farm Service Agency as of 5/21/2008.

### Soils Map



Soils data provided by USDA and NRCS.



State: **Iowa**  
 County: **Sioux**  
 Location: **4-96N-45W**  
 Township: **Welcome**  
 Acres: **40**  
 Date: **9/11/2024**



Area Symbol: IA167, Soil Area Version: 33									
Code	Soil Description	Acres	Percent of field	CSR2 Legend	Water Table	Non-Irr Class *c	CSR2**	CSR	*n NCCPI Soybeans
91	Primghar silty clay loam, 0 to 2 percent slopes	22.49	56.2%	■	3.5ft.	Iw	100	77	78
92	Marcus silty clay loam, 0 to 2 percent slopes	12.57	31.4%	■	2.5ft.	IIw	94	72	75
310B	Galva silty clay loam, 2 to 5 percent slopes	4.94	12.4%	■	> 6.5ft.	Ile	95	67	75
<b>Weighted Average</b>							<b>1.44</b>	<b>97.5</b>	<b>74.2</b>
									<b>*n 76.7</b>

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

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

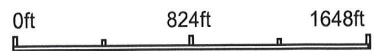
\*c: Using Capabilities Class Dominant Condition Aggregation Method

Soils data provided by USDA and NRCS.

**Aerial Map**



Boundary Center: 43° 9' 31.62, -96° 9' 36.22



**4-96N-45W**  
**Sioux County**  
**Iowa**



Maps Provided By:



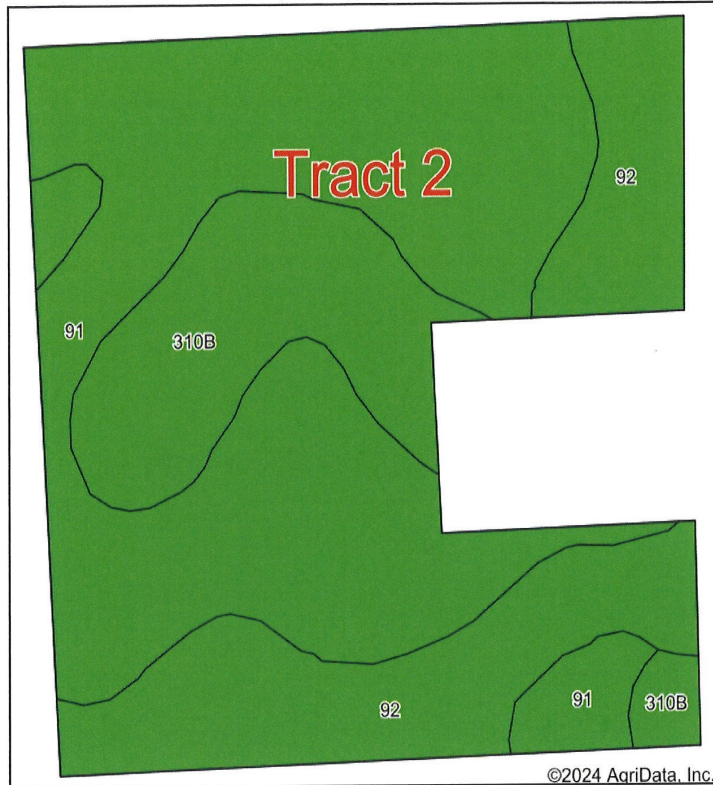
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9/11/2024

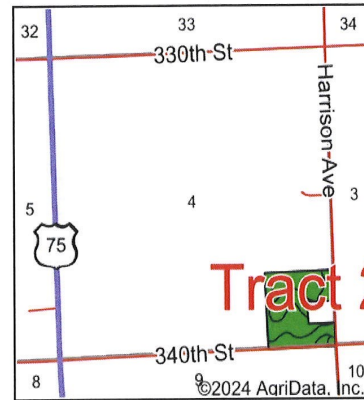
Field borders provided by Farm Service Agency as of 5/21/2008.



### Soils Map



Soils data provided by USDA and NRCS.



State: **Iowa**  
 County: **Sioux**  
 Location: **4-96N-45W**  
 Township: **Welcome**  
 Acres: **35**  
 Date: **9/11/2024**



Area Symbol: IA167, Soil Area Version: 33

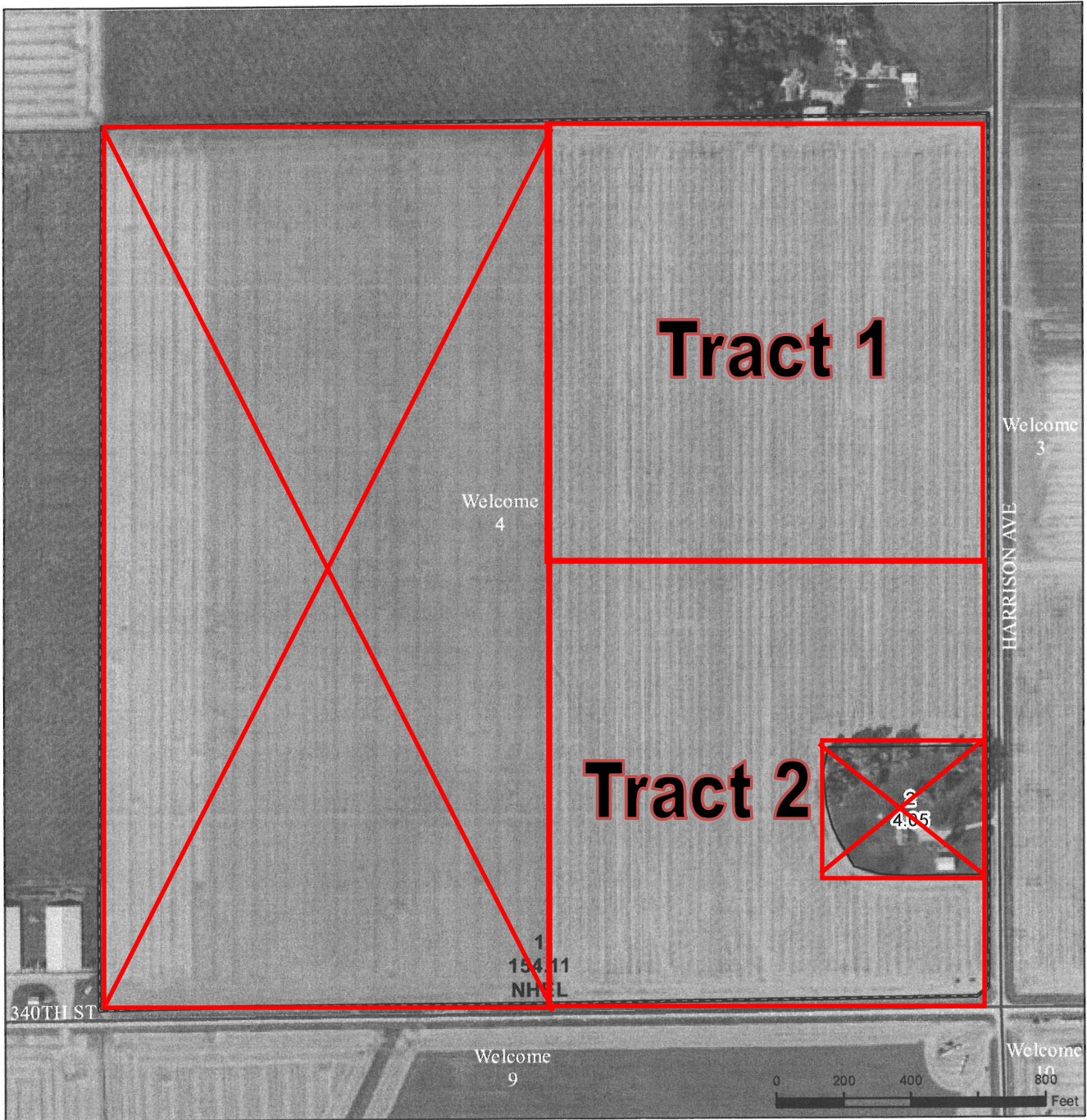
Code	Soil Description	Acres	Percent of field	CSR2 Legend	Water Table	Non-Irr Class *c	CSR2**	CSR	*n NCCPI Soybeans	
91	Primghar silty clay loam, 0 to 2 percent slopes	19.53	55.8%	<span style="display:inline-block; width:10px; height:10px; background-color:darkgreen;"></span>	3.5ft.	lw	100	77	78	
92	Marcus silty clay loam, 0 to 2 percent slopes	9.26	26.5%	<span style="display:inline-block; width:10px; height:10px; background-color:darkgreen;"></span>	2.5ft.	llw	94	72	75	
310B	Galva silty clay loam, 2 to 5 percent slopes	6.21	17.7%	<span style="display:inline-block; width:10px; height:10px; background-color:darkgreen;"></span>	> 6.5ft.	lle	95	67	75	
<b>Weighted Average</b>							<b>1.44</b>	<b>97.5</b>	<b>73.9</b>	<b>*n 76.7</b>

\*\*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

Soils data provided by USDA and NRCS.



**Estimated Boundary Lines**

**Farm will undergo a reconstitution by FSA due to the recent survey split**

IOWA  
SIOUX  
Form: FSA-156EZ



United States Department of Agriculture  
Farm Service Agency

FARM : 9766  
Prepared : 9/9/24 10:03 AM CST  
Crop Year : 2024

Abbreviated 156 Farm Record

See Page 2 for non-discriminatory Statements.

Operator Name : DAVID L HOEKSTRA  
CRP Contract Number(s) : None  
Recon ID : 19-167-2010-75  
Transferred From : None  
ARCPLC G//F Eligibility : Eligible

Farm Land Data

Farmland	Cropland	DCP Cropland	WBP	EWP	WRP	GRP	Sugarcane	Farm Status	Number Of Tracts
158.16	154.11	154.11	0.00	0.00	0.00	0.00	0.0	Active	1
State Conservation	Other Conservation	Effective DCP Cropland	Double Cropped		CRP	MPL	DCP Ag.Rel. Activity	SOD	
0.00	0.00	154.11	0.00		0.00	0.00	0.00	0.00	

Crop Election Choice

ARC Individual	ARC County	Price Loss Coverage
None	CORN, SOYBN	None

DCP Crop Data

Crop Name	Base Acres	CCC-505 CRP Reduction Acres	PLC Yield	HIP
Corn	81.60	0.00	188	0
Soybeans	69.40	0.00	56	0
<b>TOTAL</b>	<b>151.00</b>	<b>0.00</b>		

NOTES

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Tract Number : 41855

Description : SE1/4 SEC 4 WELCOME  
FSA Physical Location : IOWA/SIOUX  
ANSI Physical Location : IOWA/SIOUX  
BIA Unit Range Number :  
HEL Status : NHEL: No agricultural commodity planted on undetermined fields  
Wetland Status : Wetland determinations not complete  
WL Violations : None  
Owners : DAVID L HOEKSTRA & DONNA J HOEKSTRA REV LIVING TRUST  
Other Producers : None  
Recon ID : 19-167-2010-76

Tract Land Data

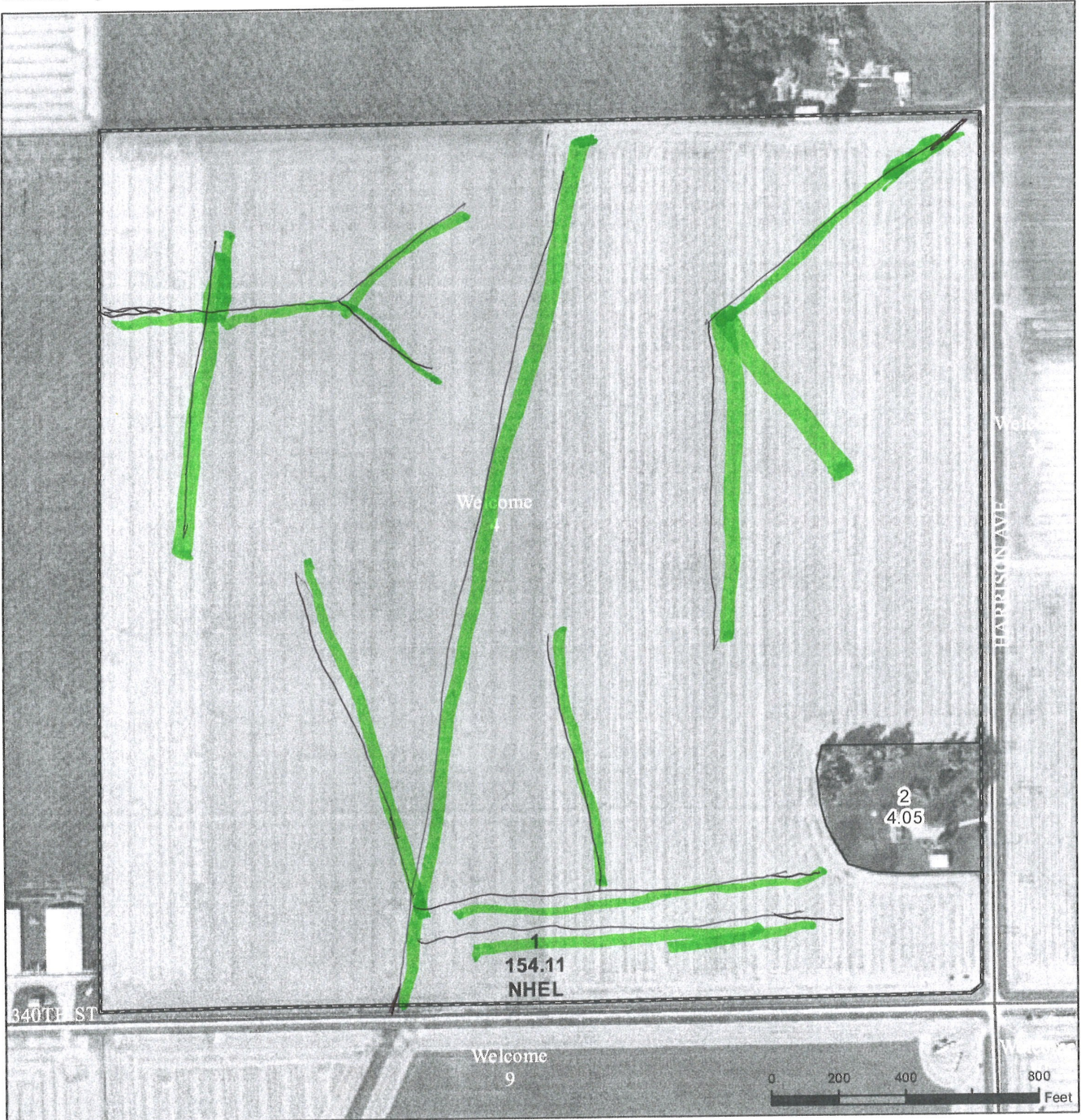
Farm Land	Cropland	DCP Cropland	WBP	EWP	WRP	GRP	Sugarcane
158.16	154.11	154.11	0.00	0.00	0.00	0.00	0.0

Pre Quality Prod		Acres 51.14		Pre Quality Yield		Yield		Prod Rec Type 4		Insurability 5		Yield Descriptor 6		Verified Prod	
Unit Number / Prod ID	Crop / Plan / Level	Practice / Type	Price	T-Yield	Map Area	OL	YE	Year 1	PQ Prod	Prod	Acres	PQ Yld	Yld/Typ	Rec	Rec Typ
0001-0002 / 2	CORN / RP / 85%	NON IRR / GSG	100%	206	206			2015		16793.0	74.10		227A		
Share 1.0000	Options TA	Processor # / Name		Rate Yield	Adjusted Yield										
Farm Name				233	233										
MOMS				Last Yr Appr Yld	Tot Yield/Years			2017		19264.0	74.11		260A		
Remarks / Other				243	2,329 / 10			2019L		14036.4	74.11		189A		
				Yield Indicator	Avg APH Yield			2021N		20128.3	74.11		272A		
				Approved Yield	245			2023		18519.0	74.11		250A		
Added Land/New Crop/P/T	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Required: <input type="checkbox"/> Field Review <input type="checkbox"/> Inspection		Other Person(s) Sharing (Landlord (L) / Tenant (T) Share)											
Legal Description	0004-096N-045W														
FN / Tract / Field	CLU / RLU Acres	Map Area	Remarks	Acreage Options											
9766 / 41855 / 1	80.00			MPCI Acres 80.00 Plant Date 05/18/2024 Share 1.0000											

Total Prod Acres 80.00 Pre Quality Yield 1.3,4,5,6 Descriptors on certification page  
 V4 Generation Date: 08/19/2024 Page 1 C

Pre Quality Prod		Acres 57.40		Pre Quality Yield		Yield		Prod Rec Type 4		Insurability 5		Yield Descriptor 6		Verified Prod 1					
Unit Number / Prod ID	Crop / Plan / Level	Practice / Type	Price	T-Yield	Map Area	OL	YE	Year 1	PQ Prod	Prod	Acres	PQ Yld	Yld/Typ	Rec	Rec Typ				
0001-0002 / 4	SOYBEANS / RP / 85%	NON IRR / COMM	100%	66	66			2014		5053.3	74.10		68A						
Share 1.0000	Options TA	Processor # / Name		Rate Yield	Adjusted Yield														
Farm Name				67	67			2016		4838.3	74.10		65A						
MOMS				Last Yr Appr Yld	Tot Yield/Years			2018		5261.8	74.11		71A						
Remarks / Other				70	674 / 10			2020		4602.3	74.11		62A						
				Yield Indicator	Avg APH Yield			2022		4605.4	74.11		62A						
				Approved Yield	71			Other Person(s) Sharing (Landlord (L) / Tenant (T) Share)											
Added Land/New Crop/P/T	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Required: <input type="checkbox"/> Field Review <input type="checkbox"/> Inspection		Acreage Options															
Legal Description	0004-096N-045W																		
FN / Tract / Field	CLU / RLU Acres	Map Area	Remarks	MPCI Acres 74.11 Plant Date 05/21/2024 Share 1.0000															
9766 / 41855 / 1	74.11			MOMS															

Total Prod Acres 57.40 Pre Quality Yield 1.3,4,5,6 Descriptors on certification page  
 V4 Generation Date: 08/19/2024 Page 1 C



Legend

2024 Program Year

# Estimated Tile Map As Drawn By Owner



# PROPERTY NOTES

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# PRESENTED BY

# ZOMER COMPANY

**Mark Zomer — Broker - 712-470-2526**  
**Darrell Vande Vegte — Sales-712-470-1125**  
**Ryan Zomer — Sales - 712-441-3970**  
**Blake Zomer — Sales - 712-460-2552**  
**Gary Van Den Berg — Sales - 712-470-2068**  
**Ivan Huenink — Sales - 712-470-2003**  
**Gerad Gradert — Sales - 712-539-8794**  
**Bryce Zomer — Sales - 712-451-9444**

Licensed in Iowa, South Dakota, Minnesota, & Nebraska

If you are thinking about selling your property—  
Call today and let us explain our services and marketing strategies.  
We understand that selling your Acreage, Farmland, Equipment,  
Personal Property etc. is one of the most important things you will  
do in your lifetime and we Thank You in advance for your trust  
and confidence in our firm.

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