

LANGE & MCMAHON, PLC

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December 16, 2025

Mr. Derek N. Wulf
9212 Holmes Road
Hudson, Iowa 50643

RE: WCF Financial Bank
401 Fair Meadow Drive
P.O. Box 638
Webster City, Iowa 50595

vs.

Derek N. Wulf
9212 Holmes Road
Hudson, Iowa 50643

NOTICE OF DEFAULT and RIGHT TO CURE

This is an attempt to collect a debt and any information obtained will be used for this purpose.

Dear Mr. Derek N. Wulf:

This firm has been retained by WCF Financial Bank. This letter concerns your failure to remit the agreed upon payments to WCF Financial Bank for multiple promissory notes and the outstanding past due balance of the loans you have with WCF Financial Bank (Loan Nos. 211811, 211884, 212151, 212154, and 212497). WCF Financial Bank has sent you multiple correspondence recently in attempt to discuss with you an amicable mutually agreeable resolution to the past due balances. To date no acceptable response to this correspondence has been received by WCF Financial Bank.

The purpose of this letter is threefold. First, please consider this letter your Notice of Default and Right to Cure on all loans with WCF Financial Bank. **You have forty-five (45) days from the date of the certified mailing of this Notice to cure the default. To obtain the exact amount to cure all of the past due balances please contact your lender Stephanie Christian, (319) 334-2545.** Second, please also know you have the right to request farm mediation pursuant to Iowa Code

December 16, 2025

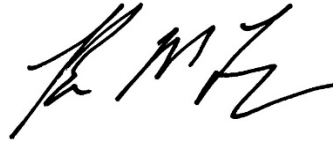
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654A. Finally, WCF Financial Bank is interested in discussing with you a resolution to the past due balances. To avail yourself of this opportunity please contact me immediately to discuss.

If you fail to cure the past due balances WCF Financial Bank will have no choice but to pursue its remedies allowed pursuant to the promissory notes and under Iowa law which will include recovery of attorney fees and costs.

Very truly yours,

LANGE & MCMAHON, P.L.C.

A handwritten signature in black ink, appearing to read 'BML', is written over a horizontal line.

By:

Benjamin M. Lange

BML/evg

CC: WCF Financial Bank

Mortgage Mediation Notice

You are receiving this notice because (1) your lender believes that your mortgage is seriously delinquent, or (2) a foreclosure petition was recently filed against you. The purpose of this notice is to inform you that help is available through Iowa Mortgage Help, a **State of Iowa-sponsored program**.

help is available

Iowa Mortgage Help is a group of organizations partnering with the Iowa Attorney General's Office and the Iowa Finance Authority to offer all Iowans access to free, confidential mortgage counseling with local organizations located right here in Iowa. Iowa Mortgage Help is here to assist you in working through your situation.

Please call 1-877-622-4866 as soon as possible. The earlier you call, the more options that are available to you. When you call, you will be referred to a trained, professional counselor who will listen to your situation and offer free, confidential advice through each step of the process. In some cases, we are able to work with lenders and borrowers to restructure mortgage terms. While we are not able to help everyone, we are able to help the majority of homeowners who call Iowa Mortgage Help.

The fact that a foreclosure petition may be or has been filed against you does not necessarily mean that you will lose your house. It is NOT too late. There is still time for help.

Do Not Delay. This may be your best chance to save your home from foreclosure.

Call 1-877-622-4866 today or go to IowaMortgageHelp.com. This free call could save your home.



Iowa Mortgage Help
1-877-622-4866
www.IowaMortgageHelp.com