



by appraisers Chase and Kline, the Court is satisfied that the value attributed to building contribution by appraiser Meisner is low. I accordingly adopt the building contribution value as determined by appraiser Kline of \$29,100.00, giving a total value for the Robert Slunecka farm of \$162,885.00, or a per acre value of \$114.79.

As to the Duane Slunecka farm, consisting of 1,509 acres located in the SE 1/4 of 7, N 1/2 of 18 - 114 - 69; the II 1/2 of 13, the N 1/2 of 17, the NE 1/4 of 22, NE 1/4 and S 1y2 of the NW 1/4 of 30 - 114 - 70, the Court establishes the value of the land of \$104,750.00- Again, adjusting the value of the building contribution to \$28,400.00, the Court establishes a total value of \$133,150.00, or a per acre value of \$38.24.

The Court again did not make any adjustments to Mr. Meisner 's land values regarding the Duane Slunecka land. As previously indicated, because he has resided in the area for many years, and has thirty-one years experience as an appraiser, he possesses unique qualifications in this case. The Court is satisfied that Mr. Meisner is acutely aware of the current market in the Faulk and Hand County and surrounding areas and has accordingly afforded great weight to his opinion in this case.

In reference to the legal issues raised in the parties' 506 Pre-Trial Joint Statement, based on the mortgage values in the statement it does not appear Federal Land Bank is a fully secured creditor. The issues raised there regarding attorney's fees and costs therefore appear moot. The Court does not now hold whether Federal Land Bank is fully secured, however.

This matter constitutes a core proceeding. Counsel for the Debtors may prepare appropriate findings of fact, conclusions of law and an Order.

Dated this 21st day of June, 1988.

BY THE COURT:

Irvin N. Hoyt  
Bankruptcy Judge

ATTEST:

PATRICIA MERRITT, CLERK

By \_\_\_\_\_  
Deputy

(SEAL)