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Iowa E-Filing Fee: \$3.00
Combined Fee: \$75.00
Revenue Tax:
BRANDY L. MACUMBER, RECORDER
Madison County, Iowa

DURABLE GENERAL POWER OF ATTORNEY
Recorder's Cover Sheet

Preparer Information: (Name, address and phone number)
Samuel H. Braland, P.O. Box 370, Earlham, Iowa 50072 (515)758-2267

Taxpayer Information: (Name and complete address)
David A. and Jean A. Koch
1421 – 120th Street
Earlham, Iowa 50072

Return Document To: (Name and complete address)
Samuel H. Braland
P.O. Box 370
Earlham, Iowa 50072

Grantors:
Laurence John Einuis

Grantee:
Judith Einuis

DURABLE GENERAL POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS, that I, Laurence John Einuis, a resident of Fairfax County, Virginia, hereby appoint an attorney-in-fact ("agent") to act on my behalf.

I. Purpose.

A. My purpose in executing this power of attorney is to ensure that my agent will be able to do whatever she believes is required to be done on my behalf. My agent is empowered to act as fully as I could if personally present and competent. All of my property, wherever located whether real or personal, and interests in such property are subject to this power of attorney.

B. I intend by this power of attorney to avoid a court-supervised guardianship or conservatorship. Should my intent be defeated, I ask that my agent be appointed as guardian or conservator of my estate, and that she be excused from bond.

II. Appointment of Agent(s)

A. Agent. I appoint Judith Einuis to be my agent.

B. Compensation and Reimbursement. My agent shall not be entitled to compensation for services rendered pursuant to this power of attorney, but shall be reimbursed for all reasonable costs and expenses incurred on my behalf as a result of carrying out any provisions of this power of attorney. I direct that this provision be interpreted liberally in favor of full and complete reimbursement.

III. Construction of Power.

A. Broad Construction. This instrument is a Durable General Power of Attorney, and it should be interpreted and honored as such. The specification of rights, acts, or powers is by way of illustration and not by way of limitation of the general powers granted to my agent. For a third party to construe otherwise would be contrary to my intent in executing this power of attorney.

B. Revocation of Earlier Powers. I revoke any general powers of attorney granted by me before this date. I reaffirm any special, restricted or limited powers of attorney in connection with any banking or investment institutions that I may earlier have granted. I also reaffirm any medical powers of attorney that I have simultaneously executed.

C. Effective Date. The rights, powers, and authority of said agent herein granted shall commence and be in full force and effect on the day this power of attorney is executed.

D. Durability. This power of attorney shall not be affected by my disability, pursuant to the law of this state or any other jurisdiction having any interest in any subject matter arising under this power of attorney that authorizes powers of attorney that survive the disability of the principal.

E. Ratification. I hereby ratify and confirm all that my agent shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted. All such acts shall inure to the benefit of and bind me and my heirs, assigns and personal representatives.

F. Separability of Powers. The powers delegated under this power of attorney are separable, so that the invalidity of one or more powers shall not affect any others.

G. Termination. This power of attorney shall terminate upon my death, unless I earlier revoke it.

IV. Grants of Authority.

To eliminate any uncertainty about the scope of authority that I am granting, I list the following additional specific grants of authority and I hereby grant my agent authority:

A. Banking Transactions.

1. To make, receive, sign, endorse, execute, acknowledge, deliver, and possess checks, drafts, notes, certificates of deposit, withdrawal receipts and deposit instruments relating to accounts or deposits in banks, savings and loan or any other financial institutions or associations;

2. To have free access at any time or times to any safe deposit box or vault to which I might have access;

3. To take any action with respect to bank accounts (and any sub-accounts thereof) that I now own, in my own name or in trust for another, or may hereafter acquire, and safe deposit boxes, if any.

4. To open accounts of whatever nature in my name, or in the name of my agent;

5. To sign any forms as may be required by such institution to effectuate the institution's recognition of my designation of this agent.

B. Bond, Share, Government Security and Commodity Transactions.

1. To receive any bond, share of stock, certificate of membership, partnership, or other evidence of rights, obligations, or claims, or instrument of similar character of

- a. stock or non-stock corporations
- b. mutual funds
- c. investment trusts
- d. mortgage associations
- e. limited or general partnerships
- f. commodity interests
- g. United States obligations
- h. obligations of states or subdivisions
- i. any other right, obligation or claim with respect to any other investment or financial entity

together with the interest, dividends, proceeds, or other distributions connected therewith, as now are owned by, or due, owing, payable, or belonging to me at the time of execution or in which I may thereafter acquire an interest.

2. To exercise all rights with respect to any securities including the rights to buy, sell, compromise, grant security interests in and to buy the same or different securities.

3. To vote, in person or by proxy, at all meetings of security holders.

4. To make, execute, and deliver for me all endorsements, stock or bond powers, acquittances, releases, receipts, or other sufficient discharges for the same.

5. To establish, use and terminate accounts (including margin accounts) with securities brokers.

6. To make such payments as my agent deems necessary, appropriate, incidental or convenient to the owning and holding of such securities.

7. The foregoing powers apply to, but are not limited to, securities that I now own, as I may list in an appendix to accompany this power of attorney (which may be amended by me or by my agent from time to time) and those which I may hereafter acquire.

C. Benefits from Employment.

1. To prepare, execute, file, and prosecute any claim I may have for any benefit or assistance, financial or otherwise, to which I am or claim to be entitled, with respect to my employment by any individual, firm, partnership, corporation or government which is or was my employer, including (but not limited to) Social Security benefits or Civil Service and/or military service payments.

2. To create and contribute to a retirement plan or employee benefit plan (including a plan for self-employed individuals); to select any payment option under a retirement plan, including an IRA, or employee benefit plan of which I am a participant or to change options that I have selected; to make voluntary contributions to such plans; to make roll-overs of plan benefits into other retirement plans; to apply for and receive benefits; to waive rights given to non-employee spouses under state or federal law.

3. To borrow money and purchase assets therefrom and sell assets thereto, if authorized by such plan.

4. To make and change beneficiary designations, including revocable or irrevocable designations; to consent or to waive consent in connection with the designation of beneficiaries and the selection of joint and survivor annuities under any employee benefit plan.

5. To receive and endorse any check payable to my order with respect to the foregoing and to receive and dispose of the proceeds thereof.

D. These powers apply to, but are not limited to, any rights I may have with respect to the Social Security Number issued to me.

E. Government Benefits.

1. To prepare, execute, file and prosecute any claim I may have for benefits provided by the United States or any state, or by any agency or subdivisions thereof; to provide such information, or authorize the disclosure of such information, respecting me and others, as may be required in support thereof; to appear on my behalf; and to take such further actions, appeals, complaints, or other proceedings of any nature or kind whatsoever as may be necessary or appropriate to prosecute any claim for benefits, and to receive said benefits in my name or in the name of the agent as representative payee or otherwise, and to take all such other actions relating to any government benefits as I myself could do.

F. Taxes.

1. To act without limitation on my behalf with regard to federal income taxes (Forms 1040, 1040ES, 1040X, etc.), state and local income taxes, gift (Form 709) and other tax returns of all sorts, including where appropriate, joint returns, FICA returns, payroll tax returns, claims for refunds, requests for extensions of time to file returns and/or pay taxes, extensions and waivers of applicable periods of limitation, protests and petitions

to administrative agencies or courts, including the United States Tax Court, regarding tax matters, and any and all other tax related documents, including but not limited to consents and agreements under Section 2032A of the Internal Revenue Code and consents to split gifts for all tax periods from 1950 through 2070, and for all jurisdictions.

2. To complete Internal Revenue Service Form 2848 (or other prescribed form) on my behalf, as well as perform all other functions contemplated by that form whether they are necessary or merely permissible.

3. To sign returns and to collect and make such disposition of refunds as she may deem appropriate.

4. To post bonds, receive confidential information and contest deficiencies determined by the Internal Revenue Service or any state or local taxing authority.

5. To exercise any and all elections that I may have under federal, state or local tax laws, including without limitation, the allocation of any generation-skipping tax exemption to which I may be entitled.

6. To the extent that I may have omitted some power or discretion, some tax period, some form, or some jurisdiction, I hereby grant to my agent the power to amend Form 2848 in my name.

G. Estate Transactions.

1. To ask, demand, sue for, recover, collect, receive, and hold and possess all legacies, bequests, devises, as are owned by, or due, owing, payable, or belonging to me at the time of execution or in which I may hereafter acquire an interest.

2. To adjust, sell, compromise, and agree for the same, and to make, execute, and deliver for me, all endorsements, acquittances, releases, receipts, or other sufficient discharges for same.

3. To execute on my behalf valid renunciations or disclaimers of any right that I may have under any law, state or federal, pursuant to reasonable and appropriate estate planning and management goals and considering the effect of such renunciation or disclaimer upon persons interested in my estate, persons who would receive the renounced or disclaimed property, and/or the reduction or increase of tax liability occasioned by such renunciation or disclaimer.

H. Personal Financial and Other Personal Matters.

1. Expenditure of Funds for my Behalf. To do all acts appropriate for maintaining my customary standard of living; to continue or to alter whatever provisions have been made by me with respect to food, shelter, clothing, transportation, and other living expenses.

2. Borrowing. To borrow money on such terms and with such security as my agent may think fit and to execute all notes, mortgages and other instruments that my agent finds necessary or desirable.

3. Debts. To forgive or collect all and any debts.

4. Legal Proceedings. To institute, settle, appeal or dismiss administrative proceedings and litigation touching my estate.

5. Custody of Documents. To take and give or deny custody of all of my important documents, including wills, deeds, life insurance policies, contracts and annuities, and to disclose or refuse to disclose such documents.

6. Control of Information and Records. To obtain information or records of all kinds relating to me, any interest of mine, or of any person for whom I am responsible.

7. Possession of Personal Property. To take possession of all my personal property or effects wheresoever situated that now or hereafter may belong to me.

8. Disposition of Property. To dispose of any of my property if, in the discretion of my agent, it shall require greater resources to retain the asset than to dispose of it.

9. Fiduciary Positions. To renounce any fiduciary position to which I may have been appointed, and to file an accounting with a court, or to arrange for such other informal method as the agent shall deem appropriate.

10. Service to Others. To continue or to stop any services or duties assumed by me to any relative or friend.

11. Mail. To redirect my mail to such location as my agent shall determine.

12. Funeral Arrangements. To arrange for disposition of my remains.

13. Employment of Experts. To employ and compensate accountants, attorneys at law, custodians, investment counsel, real estate agents, social workers, care managers, or other persons, and to dismiss any such persons at any time with or without

cause. I require my advisers to cooperate with my agent, and to the extent necessary to effectuate this purpose I hereby waive any and all privileges and/or other similar protections of a confidential relationship.

I. Gifts. To make gifts, grants or other transfers without consideration, on my behalf to any of my descendants and their spouses, provided that the aggregate value of all gifts made to any descendant or spouse in one calendar year shall not exceed the gift tax annual exclusion then in effect and to make gifts on my behalf to any charitable organization.

J. Real Property Transactions.

1. To maintain and manage, sell, lease, exchange, convey, or mortgage or subject to deeds of trust, or agree or contract to do any of the foregoing, or take any other action with respect to any interest or part thereof in real property whatsoever that I now may have or hereafter acquire, to purchase or acquire any interest in real property and to execute any document necessary to accomplish these purposes, all of the foregoing to be on such terms and conditions, and under such covenants, as my agent shall deem proper.

2. These powers shall apply, but not be limited to any interest I may have in the premises known as 8456 Great Lake Lane, Springfield, Virginia 22153.

V. Mandatory Directions To My Agent.

A. Payments pursuant to instruction from agent under Medical Power of Attorney. My agent shall expend or withhold my funds as directed by my agent under my Advance Medical Directive, in the event I possess one.

B. Accounting. Upon my request or the request of a guardian of my estate or the personal representative of my estate, the agent shall account for all actions taken by the agent for me or on my behalf.

VI. General Provision.

A. Third Parties Held Harmless.

1. For the purpose of inducing all third parties to act in accordance with the instructions of my agent, I hereby agree that I will hold such third party harmless from any loss suffered or liability incurred to me or my estate by the third party acting reasonably and in good faith in accordance with the instructions of my agent under this general power of attorney prior to the receipt by such third party of actual notice of any such revocation or amendment.

2. No third party who acts in reliance upon any representations my agent may make as to:

- a. the fact that their powers are then in effect,
- b. the scope of their authority granted under this instrument,
- c. my competency at the time this instrument is executed,
- d. the fact that this instrument has not been revoked, or
- e. the fact that he/she continues to serve as my agent,

shall incur any liability to me for permitting my agent to exercise any such authority, nor shall any third party who deals with my agent be responsible to determine or insure the proper application of funds or property.

3. To the extent I am able to do so, I bind myself, my estate, and my heirs, successors and assigns by this provision.

4. Third parties protected by this provision are those individuals who act in reliance upon my agent and this general power of attorney with respect to my property or claim of mine, including but not limited to any bank, financial institution, broker-dealer, transfer agent, taxing authority, governmental agency (including court), employer of mine, good faith purchaser or insurer.

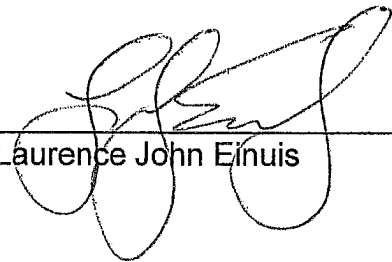
B. Authority to sue. My agent may sue third parties as fully as I might for their failure reasonably to comply with instructions given my agent.

C. Exculpation. Under no circumstances shall any agent named herein incur any liability to me for acting or refraining from acting hereunder, or for the neglect, omission or misconduct of any persons hired in accordance with this power, except for such agent's own willful misconduct or fraud.

D. Photocopies Allowed. Photocopies of this instrument shall have the same force and effect of any original when my agent certifies in writing that the original is valid and has not been revoked.

E. Definitions. The use of the singular shall include the plural; the plural the singular; and the use of any gender shall include all genders.


IN WITNESS WHEREOF, I have hereunto set my hand and seal this 23 day of August, 2015.



Laurence John Einuis



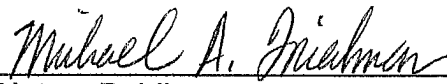
Witness



Witness

STATE OF VIRGINIA
CITY/COUNTY OF FAIRFAX, to-wit:

I, the undersigned, a Notary Public in and for the City and State aforesaid, do hereby certify that Laurence John Einuis, whose name is signed to the foregoing, appeared before me this 23rd day of August, 2015, and acknowledged that the foregoing is his true act and deed.



Notary Public

My Commission expires: 10-31-2016

