

COMPUTER
RECORDED
COMPADED

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I Diane L Goering, of Truro, Iowa do hereby make, constitute and appoint John Thomas Goering of St. Charles, Iowa my true and lawful attorney for me and in my name, place and stead, and in my behalf, and for my use and benefit:

REC \$ 15⁰⁰
AUD \$ 1⁰⁰
R.M.F. \$ 1⁰⁰

Inst. No. 3484 Filed for Record this 9th day of August 2001 at 3:19 PM
Book 2001 Page 2484 Recording Fee \$ 16⁰⁰
By Michelle Utisler, Recorder, By Sean K Smith, Deputy

1. To exercise or perform any act, power, duty, right or obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to exercise or perform, in connection with, arising from, or relating to any person, item, transaction, thing, business, property, real or personal, tangible or intangible, or matter whatsoever.
2. To request, ask, demand, sue for, recover, collect, receive, and hold, possess and invest all sums of money, debts, commercial paper, checks, drafts, accounts, deposits, bequests, devises, notes, interests, bonds, dividends, certificates of deposit, any and all documents of title, choses in action, and demands whatsoever, whether agreed to or disputed, as now are, or shall hereafter become, owned by, or due, owing payable, or belonging to, me or in which I have or may hereafter acquire any interest, to have, or use; and take all lawful means and equitable and legal remedies, procedures, and writs in my name for the collection and recovery thereof, and to adjust, sell, compromise, and agree for the same; and to make, execute, and deliver for me, on my behalf, and in my name, all endorsements, releases, receipts, or other proper discharges for the same as if done by me personally.
3. To maintain, repair, improve, manage, insure, rent, lease, grant, bargain, sell, exchange, pledge and contract for all of the foregoing, and in any way or manner deal with all or any part of any real or personal property whatsoever, tangible or intangible, or any interest therein, that I now own or may hereafter acquire, in my behalf, and in my name; and to effect any or all of the above-described transactions to any entities on such terms and at prices my attorney-in-fact may deem proper, and in my name to make, execute, acknowledge and deliver any deed of conveyance or other instrument, necessary to effect such transactions; and to ask for, demand, sue for, collect, recover and receive all monies which may become due and owing to me by reason of such transaction.
4. To conduct, engage in, and transact any and all lawful business of whatever nature or kind for me, on my behalf and in my name.
5. To receive, deposit, hold, invest or cash all payments which I receive from Social Security, Medicare or any other government program or agency, annuities, pension and retirement benefits, insurance benefits and proceeds and to request, ask, demand, sue for and recover same.
6. To make, receive, sign, endorse, execute, acknowledge, deliver, and possess such applications, contracts, agreements, options, covenants, conveyances, deeds, trust deeds, security agreements, bills of sale, leases, mortgages, assignments, insurance policies, bills of lading, warehouse receipts, documents of title, bonds, debentures, checks, drafts, bills of exchange, letters of credit, notes, stock certificates, proxies, warrants, commercial paper, receipts, withdrawal receipts and deposit instruments relating to accounts or deposits in, certificates of deposit of, or investments with or through banks, savings and loan brokers, mutual fund companies or other institutions or associations, proofs of loss, evidences of debts, releases, and satisfaction of mortgages, lien, judgments, security agreements and other debts and obligations and such other instruments in writing of

whatever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted.

7. To enter any safe deposit box, vault or other storage area leased by me alone or in conjunction with any other person, to sign such documents as may be necessary to gain access to same, and to examine, remove and keep the contents of same fully as I could if I were present.

8. To prepare, or cause to be prepared, federal, state and local tax returns and Internal Revenue Service, state and local powers of attorney; to execute and file federal, state and local tax returns on my behalf and in my name; to respond to notices and audit inquiries and to settle tax disputes.

9. To deal with and elect options under retirement plans including but not limited to annuities, pension plans, profit sharing plans, individual retirement accounts, rollovers, transfer and voluntary contributions of same; to apply for and maintain life insurance; to complete charitable contributions; to make statutory elections and disclaimers; and to settle, pursue, or appeal litigation on my behalf and in my name.

10. To make, execute, deliver and complete gifts of my property, whether real or personal, tangible or intangible, and without regard to whether such gifts are a part of estate planning or otherwise, and regardless of whether such gifts are a part of a pattern begun by me.

11. I grant to said attorney full power and authority to do, take, and perform, all and every act and thing whatsoever requisite, proper, or necessary to be done, in the exercise of any of the rights and powers herein granted, as fully for all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that said attorney, or his substitute or substitutes, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted.

12. No person shall be required to inquire as to the circumstances of the issuance or use of this instrument or as to the disposition of any proceeds paid to my attorney based on this instrument.

As used herein, "disability" or "incapacity" shall mean that my ability to receive and evaluate information effectively or to communicate decisions, or both, is impaired to such an extent that I lack the capacity to manage my financial resources as determined by the certification of one licensed physician, and shall include by inability to take actions due to involuntary detention or disappearance, as determined by affidavit of one party with knowledge regarding the same. I hereby waive any physician-client privilege for this limited purpose and authorize the disclosure or such certification by the physician to my agent for use by that person as necessary hereunder.

If this Durable Power of Attorney is terminated by operation of law, any person acting in reliance upon it without notice of such termination shall be held harmless. The enumeration of specific terms, rights, acts or powers is not intended to limit the definition or scope of powers granted herein.

IN WITNESS WHEREOF, Diane L Goering has executed this Durable Power of Attorney on 8/9/01 at Union State Bank Truro, IA

State of IOWA)
County of Madison) ss

On this Aug. 9. 2001, before me personally appeared Diane L. Goering to me known to be the person described in and who executed the foregoing instrument and acknowledged to me that _____ executed the same as _____ free act and deed.

Jolene K. DeCarlo
Notary Public

