



### POWER OF ATTORNEY - SHORT FORM

The undersigned JOHN M. HEATH  
\_\_\_\_\_ of Polk County, Iowa,

does hereby make, constitute and appoint JANET A. HEATH  
\_\_\_\_\_

of Polk County, Iowa, the undersigned's true and lawful Attorney-in-fact, with full right, power and authority for the undersigned and in the undersigned's name, place and stead:

to execute any and all documents necessary to obtain a new loan for the refinancing of any pre-existing loans or loan secured by the following real estate property: Attachment "A"

REC \$ 5<sup>00</sup>  
AUD \$ \_\_\_\_\_  
R.M.F. \$ 1<sup>00</sup>

COMPUTER   
RECORDED   
COMPARED

FILED NO. 5120  
BOOK 45 PAGE 124  
98 JUN -8 PM 1:30  
MICHELLE UTSLER  
RECORDER  
MADISON COUNTY, IOWA

Giving and Granting unto said Attorney-in-Fact the full power and authority to do and perform each and every act, deed, matter and thing whatsoever required and necessary to be done in and about the foregoing, as fully as the undersigned might or could do if personally present and acting.

The undersigned further direct that this Power of Attorney shall take effect immediately and shall be irrevocable unless and until such time as there is filed of record a duly acknowledged revocation of this instrument in the same office in which the instrument containing this power is recorded.

The undersigned does hereby authorize said Attorney-in-Fact to relinquish all rights of dower, homestead and distributive share in and to any real estate described herein in which the undersigned has an interest.

Words and phrases herein, including acknowledgement hereof, shall be construed as in the singular or plural number, and as masculine or feminine gender, according to the context.

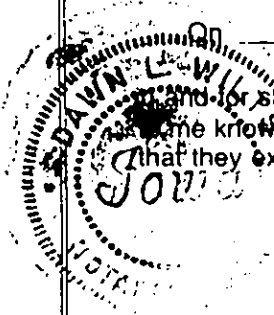
Dated: June 1, 1998

JOHN M. HEATH

STATE OF IOWA, POLK COUNTY, SS:

June 1, 1998, before me, the undersigned, a Notary Public

and for said State, personally appeared John M. Heath  
\_\_\_\_\_ who are known to be the identical persons named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.



\_\_\_\_\_  
Notary Public in and for said State