

DURABLE POWER OF ATTORNEY--EFFECTIVE UPON SIGNING

KNOW ALL MEN BY THESE PRESENTS: That the undersigned, Thelma M. Coffman, of Madison County, Iowa does hereby make, constitute and appoint T. Edgar Coffman, Sandra M. Wagner and Don E. Coffman, as her true and lawful Co-Attorneys-in-Fact, each with full right, power and authority to act for her, and in her name, place and stead:

To deposit all income, including but not limited to social security payments, in my checking account and to make withdrawals therefrom, to pay my personal expenses of whatever nature, and further to transact, on my behalf, any and all of my business and personal affairs. This power shall include, but shall not be limited thereby, the power to buy, sell, rent, lease, mortgage, or dispose of real estate and/or personal property; the power to borrow and repay money; the power to enter into contracts, written or oral; and the power to prepare, sign and file federal and state income tax returns.

This power of attorney shall become effective immediately upon the entry of my signature below and shall continue to remain in full force and effect even though I may become incompetent since I intend that the authority conferred hereby shall remain exercisable notwithstanding my subsequent disability, incapacity or incompetency, as authorized by Iowa Code §633.705 (1997).

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 directs 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 the above described premises.

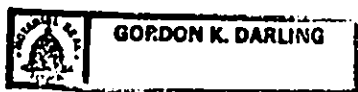
Words and phrases herein, including acknowledgment hereof, shall be construed as in the singular or plural number, and as masculine or feminine gender, according to the context.

Signed this 25th day of February, 1999, at Winterset, Iowa.

Thelma M. Coffman
Thelma M. Coffman

STATE OF IOWA, MADISON, SS:

On this 25th day of February, 1999, before me, the undersigned, a Notary Public in and for said State, personally appeared Thelma M. Coffman to me known to be the identical person named in and who executed the foregoing instrument, and acknowledged that she executed the same as her voluntary act and deed.



Gordon K. Darling
Notary Public in and for said State

REC # 500
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NOTARY PUBLIC
RECORDER
MADISON COUNTY, IOWA