

REC \$ 5.00
AUD \$ 1.00
R.M.F. \$ 1.00

POWER OF ATTORNEY

FILED NO. 5027
BOOK 45 PAGE 722

KNOW ALL MEN BY THESE PRESENTS THAT I, Roy W. Yancey of the County of Tulsa, State of Oklahoma do hereby constitute and appoint Sallie Wagon aka Sallie A. Hagen of the County of Madison, State of Iowa, my true and lawful attorney, for me and in my name to make, execute, accept and deliver any contract or other document in regard to the purchase or refinance of a certain piece of real estate known as

DEBBIE UTSLER
RECORDER
MADISON COUNTY, IOWA

3001 Vickroy Ridge Rd, St. Charles, Iowa
AND LEGALLY DESCRIBED AS PARCEL "E" (property address) IN THE SOUTHEAST QUARTER (4) OF THE NORTHEAST QUARTER (4) OF SECTION SEVENTEEN (17) IN TOWNSHIP SEVENTY-FIVE (75) NORTH, RANGE TWENTY-SIX (26) OF THE 5TH P.M. MADISON COUNTY, IOWA, as shown in Plat of Survey upon such terms and conditions as my aforesaid attorney-in-fact may deem proper, to endorse and carry out any terms and conditions of such contract and to execute and deliver such deed of trust/mortgage and notes payable to or for the benefit of Columbia National, Inc. filed in Book 3, Page 450 on May 28, 1999 in the Office of the Recorder of Madison County, Iowa

MCA

For Department of Veterans Affairs Loans Only:	
Purchase Price: _____	Loan Amount: _____
Term of Loan: _____ years	Amount of VA Entitlement to be Used: _____
If purchasing the aforementioned property, I confirm that said property will be occupied by me as my home upon my return to the area within a reasonable period of time, and/or by my immediate family during my absence.	

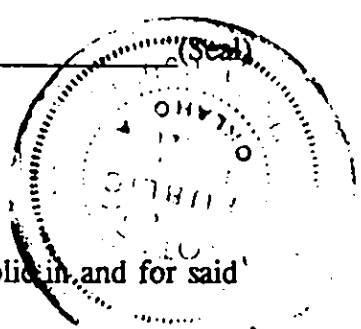
I further hereby make, constitute and appoint my aforesaid attorney-in-fact to make, endorse, receive, sign, seal, execute, acknowledge, accept and deliver deeds, deeds of trust, mortgages, notes, checks, receipts, releases, disclosure statements, rights of rescission, settlement statements and such other instruments or closing documents in writing of whatever kind and nature as may be necessary for the aforesaid premises.

Further, this Power of Attorney and the authority herein granted to my aforesaid attorney-in-fact shall not terminate upon my disability, incompetence or incapacity; provided, however, that I hereby reserve the right to revoke, suspend or terminate all or any part of the Power and authority of my aforesaid attorney-in-fact, but no such act of revocation, suspension or termination or death shall affect any third person dealing with my aforesaid attorney-in-fact, except from date of communication of such notice of revocation, suspension or termination or notice of such death to such third persons; and the right which I herein reserve to revoke, suspend, or terminate all or any part of the powers and authority of my aforesaid attorney-in-fact shall inure to and be exercisable by any guardian or committee who may hereafter be appointed for me.

WITNESS my/our hand(s) and seal(s) this 5th day of May, 1999.

Roy W. Yancey
STATE OF Oklahoma
COUNTY OF Tulsa

SS.



I, Debbie L. Guard, a Notary Public in and for said

State and County, do hereby certify that Roy W. Yancey, who is personally well known to me to be the person whose name is subscribed to the foregoing and annexed instrument, personally appeared before me and acknowledged to me that he/she executed the same and that it was his/her voluntary act and deed for the purposes and uses therein set forth.

IN WITNESS THEREOF, I have hereunto set my hand and affixed my seal on this 5th day of May, 1999.

Debbie L. Guard
Notary Public

My Commission Expires: 2.10.2003

COMPUTER
RECORDED
COMPARED

Multi-State Power of Attorney (1193)
Columbia National, Inc.