

COUNTER
RECORDED
COMPALED
REC \$ 20.00
AUD \$ 5.00
R.M.F. \$ 1.00

REAL ESTATE TRANSFER
TAX PAID 14
STAMP #
55 20
Jordan Oliver Walters
RECORDER
5/5/95 Madison
DATE COUNTY

FILED NO. 2864
BOOK 60 PAGE 251
95 MAY -5 PM 3:17
MICHELLE UTSELL
RECORDER
MADISON COUNTY, IOWA

SPACE ABOVE THIS LINE
FOR RECORDER

WARRANTY DEED

For the consideration of Thirty-five thousand dollars & no/100--(\$35,000.00)
Dollar(s) and other valuable consideration,
Maryann J. Garrison and Ralph E. Garrison, wife and husband,
Katherine L. Herrick and Charles J. Herrick, wife and
husband
do hereby Convey to
Kevan B. Wiggins and Tamara L. Wiggins

the following described real estate in Madison County, Iowa:

Lot Six (6) except all that part of the South 66 feet thereof lying
West of the West line of Lot Seven (7), of the Re-Subdivision of
Lots Eleven (11), Twelve (12), and Thirteen (13) of Hutchings'
Addition to Winterset, Madison County, Iowa.

This Warranty Deed is given in fulfillment of Real Estate Contract recorded
November 15, 1989 in Deed Record 55, Page 432 in the office of the Madison
County Recorder.

Grantors do Hereby Covenant with grantees, and successors in interest, that grantors hold the real
estate by title in fee simple; that they have good and lawful authority to sell and convey the real estate;
that the real estate is Free and Clear of all Liens and Encumbrances except as may be above stated; and
grantors Covenant to Warrant and Defend the real estate against the lawful claims of all persons except as
may be above stated. Each of the undersigned hereby relinquishes all rights of dower, homestead and
distributive share in and to the real estate.

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.

STATE OF Iowa
MADISON COUNTY, ss:

Dated: APRIL 26, 1995

On this 26th day of April,
19 95, before me, the undersigned, a Notary
Public in and for said State, personally appeared
Maryanne J. Garrison

Maryann J. Garrison (Grantor)
Ralph E. Garrison, a/k/a Ralph Edward Garrison
Maryann J. Garrison, as (Grantor)
Ralph E. Garrison Holder of Attached Power
of Attorney
Katherine L. Herrick (Grantor)
Charles J. Herrick (Grantor)

to me 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.

Stephen Walters
Notary Public

(This form of acknowledgment for individual grantor(s) only)

STATE OF Iowa Madison COUNTY, ss:

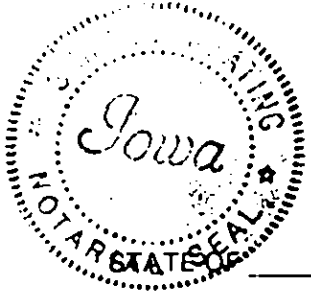
On this 28 day of April, 19 95 before me, the undersigned, a Notary Public in and for said State, personally appeared

Katherine E. Herrick and Charles J. Herrick

to me 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.

Shirley Kesting

Notary Public



On this _____ day of _____, 19 _____ before me, the undersigned, a Notary Public in and for said State, personally appeared

to me 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

STATE OF IOWA, MADISON COUNTY, ss:

On this 26 day of April, 1995, before me, the undersigned Notary Public in and for said state, personally appeared Maryann J. Garrison, as attorney-in-fact, pursuant to the attached General Power of Attorney for Ralph E. Garrison, also known as Ralph Edward Garrison, to me known to be the identical person whose name is subscribed to the instrument as attorney for grantor therein named, and that she acknowledged said instrument to be the act and deed of the grantor therein named by her, as such attorney thereunto appointed voluntarily done and executed.

G. Stephen Walters

G. Stephen Walters, Notary Public in and for the State of Iowa.





GENERAL POWER OF ATTORNEY

1. Designation of Attorney-in-Fact

I, RALPH EDWARD GARRISON, of PLEASANT HILL IOWA
appoint: Maryana J. GARRISON
of PLEASANT HILL IOWA

my Attorney-in-Fact. In the event my Attorney-in-Fact is
unable to serve for any reason or if my Attorney-in-Fact is currently my spouse and we become legally separated or our
marriage is dissolved, I name N/A
of _____, as successor to my Attorney-in-Fact.

I hereby revoke any and all general powers of attorney that may have been previously executed by me, but
specifically excepting any powers of attorney for health care decisions which I may have previously executed.

2. Powers of Attorney-in-Fact.

My Attorney-in-Fact shall have full power and authority to manage and conduct all of my affairs, with full power and
authority to exercise or perform any act, power, duty, right or obligation I now have or may hereafter acquire the legal right,
power and capacity to exercise or perform. The power and authority of my Attorney-in-Fact shall include, but not be limited to,
the power and authority:

A. To buy, acquire, obtain, take or hold possession of any property or property rights and to retain such property, whether
income producing or non-income producing;

B. To sell, convey, lease, manage, care for, preserve, protect, insure, improve, control, store, transport, maintain, repair,
remodel, rebuild and in every way deal in and with any of my property or property rights, now or hereafter owned by me, and to
establish and maintain reserves for improvements, upkeep and obsolescence; to eject or remove tenants or other persons
and to recover possession of such property. This includes the right to convey or encumber my homestead legally described as
follows:

3202 E HO CT 4 622 50 7th St. Winterset, IA
Des Moines, IA Lot six (6) except all that part of the South 66 feet
thereof lying west of the west line of lot seven (7)
of the Re-subdivision of lots eleven (11) twelve (12),
thirteen (13) of Hutchins' addition to
Winterset, Madison County, Iowa

C. To pay my debts; to borrow money, mortgage and grant security interests in property; to complete, extend, modify or
renew any obligations, either secured, unsecured, negotiable or non-negotiable, at a rate of interest and upon terms
satisfactory to my Attorney-in-Fact; to lend money, either with or without collateral; to extend or secure credit; and to
guarantee and insure the performance and payment of obligations of another person or entity;

D. To open, maintain or close accounts, brokerage accounts, savings and checking accounts; to purchase, renew or cash
certificates of deposit; to conduct any business with any banking or lending institution in regard to any of my accounts or
certificates of deposit; to write checks, make deposits, make withdrawals and obtain bank statements, passbooks, drafts,
money orders, warrants, certificates or vouchers payable to me by any person or entity, including the United States of
America, and expressly including the right to sell or cash U.S. Treasury Securities and Series E, EE, and H and HH Bonds;

E. To have full access to any safety deposit boxes and their contents;

F. To pay all city, county, state or federal taxes and to receive appropriate receipts therefore; to prepare, execute, file and
obtain from the government income and other tax returns and other governmental reports, applications, requests and
documents; to take any appropriate action to minimize, reduce or establish non-liability for taxes; to sue or take appropriate
action for refunds of same; to appear for me before the Internal Revenue Service or any other taxing authority in connection
with any matter involving federal, state or local taxes in which I may be a party, giving my Attorney-in-Fact full power to do
everything necessary to be done and to receive refund checks; to execute waivers of the statute of limitations and to execute
closing agreements on my behalf;

G. To act as proxy, with full power of substitution, at any corporate meeting and to initiate corporate meetings for my benefit
as stockholder, in respect to any stocks, stock rights, shares, bonds, debentures or other investments, rights or interests;

H. To invest, re-invest, sell or exchange any assets owned by me and to pay the assessments and charges therefore; to
obtain and maintain life insurance upon my life or upon the life of anyone else; to obtain and maintain any other types of
insurance policies; to continue any existing plan of insurance or investment;

I. To defend, initiate, prosecute, settle, arbitrate, dismiss or dispose of any lawsuits, administrative hearings, claims,
actions, attachments, injunctions, arrests or other proceedings, or otherwise participate in litigation which might affect me;

J. To carry on my business or businesses; to begin new businesses; to retain, utilize or increase the capital of any business;
to incorporate or operate as a general partnership, limited partnership or sole proprietorship any of my businesses;

K. To employ professional and business assistants of all kinds, including, but not limited to, attorneys, accountants, real
estate agents, appraisers, salesmen and agents;

L. To apply for benefits and participate in programs offered by any governmental body, administrative agency, person or entity;

M. To transfer to the trustee of any revocable trust created by me, if such trust is in existence at the time, any and all property of mine (excepting property held by me and any other person as joint tenants with full rights of survivorship), which property shall be held in accordance with the terms and provisions of the agreement creating such trust;

N. To disclaim any interest in property passing to me from person or entity;

O. To make gifts of any of my property or assets to members of my family; and to make gifts to such other persons or religious, educational, scientific, charitable or other nonprofit organizations to whom or to which I have an established pattern of giving; provided, however, that my Attorney-in-Fact may not make gifts of my property to himself or herself. I appoint _____ of _____ as my Attorney-in-Fact solely for the purpose of determining if a gift of my property to the Attorney-in-Fact appointed and acting hereunder is appropriate and to make any such gifts which are appropriate.

3. Construction

This Power of Attorney is to be construed and interpreted as a general power of attorney. The enumeration of specific items, rights, acts or powers shall not limit or restrict the general and all-inclusive powers that I have granted to my Attorney-in-Fact. All references to property or property rights herein shall include all real, personal, tangible, intangible or mixed property. Words and phrases set forth in this Power of Attorney shall be construed as in the singular or plural number and as masculine, feminine or neuter gender according to the context.

Any authority granted to my Attorney-in-Fact, however, shall be limited so as to prevent this Power of Attorney (a) from causing my Attorney-in-Fact to be taxed on my income; (b) from causing my estate to be subject to a general power of appointment (as that term is defined by Section 2041, Internal Revenue Code of 1986, as amended) by my Attorney-in-Fact; and (c) from causing my Attorney-in-Fact to have any incidents of ownership (within the meaning of Section 2042 of the Internal Revenue Code of 1986, as amended) with regard to any life insurance policies on the life of my Attorney-in-Fact.

4. Liability of Attorney-in-Fact

My Attorney-in-Fact shall not be liable for any loss sustained through an error of judgment made in good faith, but shall be liable for willful misconduct or breach of good faith in the performance of any of the provisions of this power of attorney.

5. Compensation of Attorney-in-Fact

The Attorney-in-Fact understands that this power of attorney is given without any express or implied promise of compensation to said Attorney-in-Fact. Any services performed as my Attorney-in-Fact will be done without compensation, either during my lifetime or upon my death, but the Attorney-in-Fact shall be entitled to reimbursement for all reasonable expenses incurred as a result of carrying out any provisions of this power of attorney.

6. Accounting by Attorney-in-Fact

Upon my request or the request of any conservator appointed on my behalf or the personal representative of my estate, my Attorney-in-Fact shall provide a complete accounting as to all acts performed pursuant to this power of attorney.

7. Effective Date and Durability

N.B. DELETE INAPPROPRIATE PORTIONS OF THE FOLLOWING PARAGRAPH. IF NO DELETIONS ARE MADE, THE PROVISIONS SET FORTH IN PARAGRAPHS B AND C SHALL BE DEEMED TO HAVE BEEN DELETED.

A. This Power of Attorney shall be effective immediately, shall not be affected by my disability,

~~B. This Power of Attorney shall become effective upon written certification by my physician that I am disabled.~~

~~C. This Power of Attorney shall become effective _____ shall not be affected by my disability,~~

and shall continue effective until my death; provided, however, that this Power of Attorney may be revoked by me as to my Attorney-in-Fact at any time by written notice to such Attorney-in-Fact.

Dated 4/10, 1995 at _____

x Ralph E. Garrison

STATE OF IOWA, Polk COUNTY, ss:

On this 10th day of April, 1995 before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared RALPH EDWARD GARRISON, to me known to be the identical person named in and who executed the foregoing instrument and acknowledged that such person executed the same as such person's voluntary act and deed.

Anne P. Beckee
Notary Public in and for said State.

J O M