When recorded return to:	RXX. 100	FILED NO. 2296 BOOK 43 PAGE 848
	AECOSCIO V	97 HAR 11 PM 1: 21
	MECCAPUL L	MICHELLE UTSLER RECORDER MADISON COUNTY.10WA

Prepared by: Eric W. Burmeister, 2000 Financial Center, Des Moines, IA 50309, 515-243-7100

## **POWER OF ATTORNEY - SHORT FORM**

The undersigned **Deborah A. Hillard** of <u>Lucus</u> County, North Carolina, does hereby make, constitute and appoint **Jerrold M. Hillard**, her spouse, of Madison 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 obtain a mortgage on the following property:

## See Attached Legal Description

\*\*This Power of Attorney is limited specifically to the execution of all necessary documents for the purpose of obtaining a mortgage on the above-described property from Bankers Trust Company and will continue to be effective until the process of obtaining the mortgage is completed.

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.

Deborah A. Hillard

STATE OF NORTH CAROLINA)

On this 5th day of Mand 1997, before me a notary public in and for said county, personally appeared Deborah A. Hillard, a married person, to me personally 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.

The state of the s

d:\er\poa.doc Return-tu
BANKERS TRUST COMPANY;
11111 University
CLIVE, IA 50325-7028
V. BUSH