



POWER OF ATTORNEY-SHORT FORM

Know All Men by These Presents: That the undersigned Lucille H. Bandy, single

_____ of _____ Delaware _____ County, Iowa,
do hereby make, constitute and appoint Royce Bandy

of Delaware County, Iowa, their true and lawful Attorney-in-Fact, with full right, power and authority for them, and in their names, place and stead: To perform any and all business necessary in the of the undersigned including but not limited to:

1. Making deposits, withdrawals, or writing checks on any bank accounts in any state;
2. Investing, cashing, & reinvesting any money belonging to the undersigned;
3. Collecting money due or paying any bills of the undersigned;
4. Executing any instruments or documents necessary with respect to any Medicare, Social Security or insurance business of the undersigned;
5. Entering any safety deposit box & placing anything therein or removing anything therefrom;
6. Executing any instruments or documents necessary with respect to real estate of the undersigned including any listing contract, sale contract & any instrument of conveyance or transfer including a deed but not limited thereto;
7. Any other matters that are deemed necessary by my Attorney-in-Fact to be handled for me;
8. This Power of Attorney shall further authorize Royce Bandy to proceed to make any medical decisions necessary to my best interests should I be unable to make such decisions myself.
9. This Power of Attorney is a full Power of Attorney & shall encompass any & all matters having to do with any business or personal affairs of the undersigned & shall not be limited in any way by the foregoing recitations. This Power of Attorney shall not be affected by the disability of the principal.

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 and duly acknowledged a revocation of this instrument in the same office in which this instrument containing this power is recorded.

Each of the undersigned do hereby authorize said Attorney-in-Fact to relinquish all our 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 29 day of July, 1988, at Manchester, Iowa

Lucille H. Bandy
Lucille H. Bandy

STATE OF IOWA, DELAWARE COUNTY, ss:

On this 29 day of July, A. D. 1988, before me, the undersigned, a Notary

Publicity and for said State personally appeared Lucille H. Bandy

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.

the identical persons named in and who executed the
 acknowledged that they executed the same as their vo

Richard Carr

E. Michael Carr, Notary Public in and for said State

FILE No. 31-263 FILED FOR RECORD THE 31 DAY OF July, 1990 AT 4:05 STATE OF IOWA, DELAWARE COUNTY
RECORDING FEE \$ 5.00 O'CLOCK P.M. BOOK 16 PAGE 221 Joan Sheppard, Recorder
TRANSFER FEE \$ _____ Aff,