

THE IOWA STATE BAR ASSOCIATION Official Form No. 120		FOR THE LEGAL EFFECT OF THE USE OF THIS FORM, CONSULT YOUR LAWYER	
64-3603 1997 APR 1 PM 10 3 11.00 1997 Janette Gezel 530 S. Brewer Manchester, IA Preparer Information Mary Lou Tracey105 N. Franklin St.Manchester319/927-4925 Individual's NameStreet AddressCityPhone SPACE ABOVE THIS LINE FOR RECORDER			
 GENERAL POWER OF ATTORNEY			
1. Designation of Attorney-in-Fact I, Janette Gezel, of Manchester, Iowa appoint Ronda Kintzle, my daughter, of Arlington Heights, Illinois 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 Dennis Gezel, my son, of Excelsior, Minnesota, 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: That part of the NE 1/4 of the SE 1/4 of Section 32, Twp 89 N, R5 West of the 5th P.M. described as commencing at the NE corner of said NE 1/4 of the SE 1/4, and running thence South to the center of the Bailey's Ford and Manchester road as now travelled, thence running N 53° West 8 chains and 80 links along the center of said road to the East line of Lot 2 of the Subd. of the E 3/4 of the S 1/4 of said Section 32, thence N 9° East along the East line of said Lot 2 5 chains and 28 links to the North line of said NE 1/4 of the SE 1/4, thence East along the quarter section line to the point of beginning, Delaware 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;			
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