

DELAWARE COUNTY IOWA
FILED

1999 JUL - 6 AM 9:57

BOOK 1999 PAGE 1592
DEBORAH L. HENSON
DELAWARE CO. RECORDER
6-00

POWER OF ATTORNEY

This instrument was drafted by:
Diane M. Davidson
699 Walnut St., Ste. 1700
Des Moines, IA 50309-3945

CAV. (+)
After recording return to:
AmerUs Bank
P O Box 35130
Des Moines, Iowa 50315

The undersigned, **AmerUs Bank**, a federal savings bank, does hereby make constitute and appoint **AmerUs Home Equity, Inc.**, an Iowa corporation, 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:

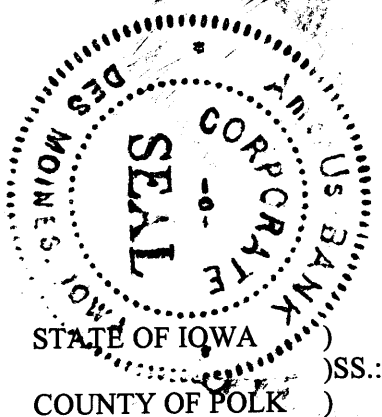
to execute and deliver assignments and other related transfer documents in connection with the sale of home equity loans from the undersigned to AmerUs Life Insurance Company or as such party shall further direct

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 or acting.

The undersigned further directs 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.

Words and phrases herein, including acknowledgment hereof, shall be construed as if the singular or plural number, and as masculine or feminine gender, according to the context.

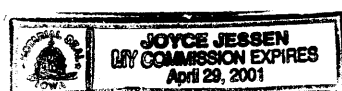
Dated: July 31, 1998.



AMERUS BANK,
a federal savings bank

By: Marcia S. Hanson
Printed Name: Marcia S. Hanson
Title: President

On this 31st day of July, 1998, before me, the undersigned, a Notary Public in and for the State, personally appeared Marcia S. Hanson, to me personally known, who, being by me duly sworn, did say that she is the President of **AMERUS BANK**, a federal savings bank; that the seal affixed thereto is the seal of said federal savings bank; that said instrument was signed and sealed on behalf of said federal savings bank by authority of its Board of Directors; and that said Marcia S. Hanson, as such officer, acknowledged the execution of said instrument to be the voluntary act and deed of said federal savings bank, by it, and by him/her voluntarily executed.



Printed Name: Joyce Jessen
in and for the State of Iowa.