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GENERAL POWER OF ATTORNEY

BOOK 1999 PAGE 4855
DEBORAH L. PEYTON
DELAWARE CO. RECORDER
11.00

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DELAWARE COUNTY IOWA
FILED

1. Designation of Attorney-in-Fact

I, Roscoe S. Willard, of Hopkinton, Delaware County, Iowa
appoint Wayne Huggins
of 107 N. Franklin, Manchester, 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 _____,
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:

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;

Robert Schuman, Notary Public in and for said State.