



Book 2007 Page 1252

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DEBORAH L. PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

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EAU. After recording return to:
(X) RETURN TO:
SECURITY FIRST TITLE CO.
205 W. STEPHENSON
FREEPORT, IL 61032
66987IA

Prepared by:
Dennis M. Minnihan
704 E. Main St.
Manchester, IA 52057
(563)927-2854

SPECIFIC DURABLE POWER OF ATTORNEY

NOTICE: IF YOU HAVE ANY QUESTIONS ABOUT THE POWERS YOU ARE GRANTING TO YOUR AGENT AND ATTORNEY-IN-FACT IN THIS DOCUMENT, OBTAIN COMPETENT LEGAL ADVICE. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL AND OTHER HEALTH-CARE DECISIONS FOR YOU. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

I, Dennis Martin Minnihan,
whose address is 704 East Main Street, Manchester, Iowa, appoint
Laurena Marie Minnihan,
whose address is 704 East Main Street, Manchester, Iowa, as my
agent and attorney-in-fact ("Agent") to act for me in any lawful way with respect to applying for and consummating
financial transactions involving the Property (described below).

1. PROPERTY

The Property is described as: **Page 4**

and has an address of 704 East Main Street, Manchester, Iowa 52057.

2. AGENT'S AUTHORITY

(YOU MUST CROSS OUT ALL POWERS YOU WISH TO WITHHOLD FROM YOUR AGENT)

I hereby authorize my Agent to do all acts necessary to obtain financing and pledge the Property as security on my behalf for the following purposes:

- Purchase the Property
- Refinance to pay off existing liens on the Property
- Construct a new dwelling on the Property
- Improve, alter or repair the Property
- Withdraw cash equity from the Property
- Establish a line of credit with the equity in the Property

3. SPECIAL INSTRUCTIONS

VA Loan: In the event my Agent applies for a loan on my behalf that is guaranteed by the Department of Veterans Affairs: (1) all or a portion of my entitlement may be used; (2) if this is a purchase transaction, the price of the Property is \$ _____; (3) the amount of the loan to be secured by the Property is \$ _____; and (4) I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

FHA Loan: I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application (only if I am incapacitated), receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

Conventional Loan: My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

4. GENERAL PROVISIONS

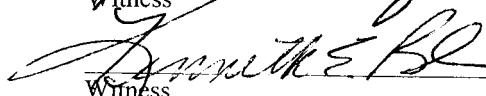
THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE UNTIL IT IS REVOKED BY ME. Any third party who receives a copy of this Power of Attorney may act under it. Revocation of this Power of Attorney is not effective as to a third party until the third party receives actual notice of the revocation. I agree to indemnify the third party for any claims that arise against the third party due to reliance on this Power of Attorney.

THIS POWER OF ATTORNEY IS NOT AFFECTED BY MY SUBSEQUENT DISABILITY OR INCAPACITY.

I HEREBY RATIFY AND CONFIRM ALL THAT MY AGENT MAY LAWFULLY DO OR CAUSE TO BE DONE BY VIRTUE OF THIS POWER OF ATTORNEY AND THE RIGHTS, POWERS AND AUTHORITY GRANTED HEREIN.

 3/23/2007
Witness Date

 3/23/2007
Principal Date

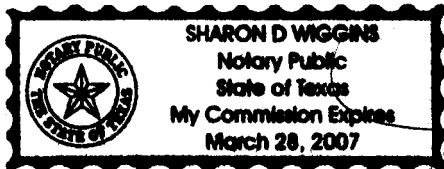
 3/23/07
Witness Date

ATTENTION NOTARY PUBLIC: If the acknowledgment below does not meet the statutory requirements of your authorizing state, complete a proper acknowledgment on a separate sheet of paper and attach it to this document.

STATE OF Texas

COUNTY OF Dallas

Before me, on this day personally appeared Dennis Minnihan,
known to me (or proved to me on the oath of N/A
or through N/A) to be the person whose name is
subscribed to the foregoing instrument and acknowledged to me that s/he executed the same for the purposes and
consideration therein expressed.



Sharon D. Wiggins
Notary Public

WARNING TO AGENT: THE AGENT AND ATTORNEY-IN-FACT, BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT.

Fidelity National Title Insurance Company
SECURITY FIRST TITLE CO.
205 WEST STEPHENSON STREET FREEPORT, IL 61032

Commitment Number: 66987IA

SCHEDULE C
PROPERTY DESCRIPTION

The land referred to in this Commitment is described as follows:

The South one hundred thirty five (135) feet of Lot One (1) and the South five (5) feet of the East thirty two (32) feet of the North one hundred fifteen (115) feet of Lot One (1); and the North two and one-tenth (2.1) feet of the West nine and sixty five hundredths (9.65) feet of Lot Two (2); and the South five (5) feet of the West twenty (20) feet of Lot Thirteen (13); and the West twenty (20) feet of the vacated alley running between said Lots Two (2) and Thirteen (13); all in the Subdivision of Lots One Hundred Sixteen (116) and One Hundred Seventeen (117), Manchester, and of Lots One (1) and Two (2), Iowa Land Company's Addition to Manchester, Iowa, according to plat recorded in Book 1 Plats, Page 114.

An easement for ingress and egress over and across said Lot 2 described as follows:

Beginning at the Northwest corner of said Lot Two (2), thence South 88 degrees, 58' East 20 feet along the North line of said Lot Two (2); thence South 0 degrees 00' West ten (10) feet; thence South 39 degrees 04' West, 31.73 feet to the West line of said Lot Two (2); thence North 0 degrees 00' West, thirty five (35) feet along said West line to the point of beginning. Situated in Delaware County, Iowa.