



Book 2011 Page 821

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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

POWER OF ATTORNEY-SHORT
FORM

(Recorder's Cover Sheet)

Preparer information: *(name, address & phone number)*

Carr & Carr; 117 S Franklin St; Manchester, Ia 52057 563-927-4164

Taxpayer information: *(name & complete address)*

n/a

Return Document to: *(name & complete address)*

Community Savings Bank; 201 E. Main St; Manchester, Ia 52057 563-927-4014

Grantors:

Ethel L. Gibbs
114 S Main St
Dundee, Ia 52038

Grantees:

Susan J. Hotchkiss
520 South St.
Lamont, Ia 50650

Legal Description is located on page: n/a

Document or instrument number of previously recorded documents: n/a

Preparer Information	Carr & Carr Attorneys	117 S. Franklin St.	Manchester, LA 52057	(563) 927-4164
	Individual's Name	Street Address	City	State

Individual's Name _____

Street Address

City

Phone



POWER OF ATTORNEY - SHORT FORM

SPACE ABOVE THIS LINE
FOR RECORDER

The undersigned
Ethel L. Gibbs

of _____ Delaware County, Iowa, does hereby make, constitute and appoint

Susan J. Hotchkiss

of Buchanan County, Iowa, 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 perform any and all business necessary in the name of the undersigned including but not limited to:

1. Making deposits, withdrawals or writing checks on any bank accounts;
2. Investing, cashing and reinvesting any money belonging to the undersigned;
3. Collecting money due or paying any bills of the undersigned;
4. Managing, or selling and conveying any real estate of the undersigned and executing any instruments or documents necessary respecting same;
5. Executing any instruments or documents necessary with respect to any pension or Social Security business of the undersigned;
6. Entering any safety deposit box and placing anything therein or removing anything therefrom;
7. Handling all medical insurance or life insurance matters or any other kind of business;
8. Executing all documents necessary with respect to my federal and state income tax reports;
9. Signing any papers, documents or files of any kind;
10. Doing any and all other matters that are deemed necessary by my Attorney-in-fact to be handled for the undersigned.

This Power of Attorney shall further authorize my Attorney-in-fact to proceed to make any medical decisions necessary in my best interests should I be unable to make such decisions myself.

This Power of Attorney is a full Power of Attorney and shall encompass any and all matters having to do with any business, personal or medical affairs of the undersigned including the sale of any real estate of the undersigned and shall not be limited in any way by the foregoing recitations. This Power of Attorney shall not be affected by my disability.

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.

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 _____ as my successor to my Attorney-in-Fact.

[illegible]

The undersigned does hereby authorize said Attorney-in-Fact to relinquish all rights of, dower, homestead and distributive share in and to any real estate described herein in which the undersigned has an interest.

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.

Dated: February 21, 2002

Ethel L. Gibbs

Ethel L. Gibbs

STATE OF IOWA, LINN COUNTY, SS:

On February 21, 2002, before me, the undersigned, a Notary Public

in and for said State, personally appeared Ethel L. Gibbs

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.

LD
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their voluntary act and deed.

Mary M. Trump

Notary Public in and for the State of New York

Notary Public in and for said State

3-12-05

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119 POWER OF ATTORNEY (SHORT)
Revised January, 1992

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