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Document 2014 1356 Type 06 009 Pages 4
Date 6/11/2014 Time 10:01:23AM
Rec Amt \$22.00

DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

**GENERAL POWER OF ATTORNEY
Recorder's Cover Sheet**

Preparer Information: Michael A. Bowman, 114 S. Cedar St., Monticello, IA 52310, Phone:
(319) 465-5448

Taxpayer Information: Ronnie E. Dettbarn, 406 Fulton St., S.E., Hopkinton, IA 52237

Return Address: Michael A. Bowman, P.O. Box 351, Monticello, IA 52310

Grantors: Hyla Clow

Grantees: Donald A. Clow, NATHAN D. CLOW

Legal Description: ~~See Page 1~~ NONE

Document or instrument number if applicable: ***Document Number TE***

GENERAL POWER OF ATTORNEY

1. Designation of Attorney-in-Fact. I, Hyla June Clow, of Cedar Rapids, Iowa, hereby appoint my son Donald A. Clow of Cedar Rapids, Iowa to serve as my Attorney-In-Fact. I hereby revoke any and all general powers of attorney that may have been executed previously by me, except any powers of attorney for health care decisions which I may have previously executed. In the event that Donald A. Clow is unable to serve as my Attorney-In-Fact, I then appoint my grandson, Nathan D. Clow, of Cedar Rapids, Iowa as my substitute Attorney-In-Fact.

2. Power 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 I may hereafter acquire. 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 which is 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 bank and investment 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 purchase, sell or cash U.S. Treasury Securities and Series E, EE, 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 receipts therefor; to prepare, execute, file and obtain from the government income and other tax returns and other governmental reports, applications, requests and documents; to receive and negotiate refund checks; to take any appropriate action to minimize, reduce or establish non-liability for taxes; to sue or take appropriate action for refunds of taxes; to represent me before the Internal Revenue Service or any other taxing authority in connection with any matter involving taxes to which I may be a party; 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 holder of 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 therefor; 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 any of my businesses or operate them as a general partnership, limited partnership or sole proprietorship;

K. To employ professional and business assistants of all kinds, including, but not limited to, attorneys, accountants, real estate agents, appraisers, salesmen and agents;

L. To apply for benefits and participate in programs offered by any governmental unit, administrative agency, person or entity;

M. To transfer to the trustee of any revocable trust created by me, if such trust is in existence at the time, any and all property of mine (excepting property held by me and any other person as joint tenants with full rights of survivorship), which property shall be held in accordance with the terms and provisions of the agreement creating such trust and to modify in any way any revocable trust created by me;

N. To disclaim any interest in property passing to me from any person or entity;

O. To make gifts of any of my property or assets to members of my family regardless whether a person designated as my Attorney-in-fact is the recipient of a gift. I also authorize my Attorney-in-fact to make gifts to such other persons or religious, educational, scientific, charitable or other nonprofit organizations to whom or to which I have established a pattern of giving. I appoint my grandson Nathan D. Clow, of Cedar Rapids, Iowa, as my special Attorney-in-Fact solely for the purpose of determining if a gift of my property to the Attorney in-Fact appointed and acting hereunder is appropriate and to make such gifts.

3. Construction. This Power of Attorney is to be construed and interpreted as a general power of attorney. The enumeration of specific items, rights, acts or powers shall not limit or restrict the general and all-inclusive powers that I have granted to my Attorney-in-Fact. All references to property or property rights herein shall include all real, personal, tangible, intangible or mixed property. Words and phrases set forth in this Power of Attorney shall be construed as in the singular or plural number and as masculine, feminine or neuter gender according to the context.

Any authority granted to my Attorney-in-Fact, however, shall be limited so as to prevent this Power of Attorney (a) from causing my Attorney-in-Fact to be taxed on my income; (b) from causing my estate to be subject to a general power of appointment (as that term is defined by Section 2041, Internal Revenue Code of 1986, as amended) by my Attorney in-Fact; and (c) from causing my Attorney-in-Fact to have any incidents of ownership (within the meaning of Section 2042 of the Internal Revenue Code of 1986, as amended) with regard to any life insurance policies on the life of my Attorney-in-Fact.

4. Liability of Attorney-in-Fact. My Attorney-in-Fact shall not be liable for any loss sustained through an error of judgment made in good faith, but shall be liable for willful misconduct or breach of good faith in the performance of any of the provisions of this power of attorney.

5. Compensation of Attorney-in-Fact. This power of attorney is given without any express or implied promise of compensation to the Attorney-in-Fact. Any services performed as my Attorney-in-Fact will be done without compensation, either during my lifetime or upon my death, but the Attorney-in-Fact shall be entitled to reimbursement for all reasonable expenses incurred as a result of carrying out any provisions of this power of attorney.

6. Accounting by Attorney-in-Fact. Upon my request or the request of any conservator appointed on my behalf or the personal representative of my estate, my Attorney-in-Fact shall provide a complete accounting as to all acts performed pursuant to this power of attorney.

7. Effective Date and Durability. This Power of Attorney shall be effective immediately, shall not be affected by my disability, and shall remain effective until my death; provided, however, that this Power of Attorney may be revoked by me as to my Attorney-in-Fact at any time by written notice to such Attorney-in Fact.

Dated this date April 4, 2013, at Cedar Rapids, Iowa.

Hyla June Clow
Hyla June Clow

STATE OF IOWA, LINN COUNTY, ss:

On this 4th day of April, 2013, before me personally appeared Hyla June Clow, to me known to be the person named in and who executed the foregoing instrument and acknowledged that she executed the instrument as her voluntary act and deed.

Allan L. Harms
Notary Public for the State of Iowa

