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Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

*THIS INSTRUMENT PREPARED BY: Amanda M. D'Amico
Simmons Perrine Moyer Bergman PLC, 115 Third St SE, Ste 1200, Cedar Rapids, IA 52401, 319- 366-7641*

GENERAL POWER OF ATTORNEY FOR FINANCIAL AFFAIRS

1. Designation of Attorney-in-Fact.

I, Betty R. Kuhlman, residing at 149 Main St., Colesburg, Iowa appoint Rhonda Juran, who resides presently at Colesburg, Iowa, as my Attorney-in-Fact. In the event Rhonda Juran ceases or fails to act as my Attorney-in-Fact for any reason, I name as my successor Attorney-in-Fact Reid E. Kuhlman, who resides presently at Colesburg, Iowa. In the event both Rhonda Juran and Reid E. Kuhlman ceases or fails to act as my Attorney-in-Fact for any reason, I name as my successor Attorney-in-Fact Ricky L. Kuhlman, who resides presently at Colesburg, Iowa. I revoke any and all 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. Effective Date and Durability.

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

3. 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 or 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 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 repairs, improvements, upkeep and obsolescence; to eject or remove tenants or other persons

Rhonda Juran
517 Delaware St
Colesburg IA 52005

and to recover possession of such property. This includes the right to convey or encumber my homestead.

c. 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 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, H, I 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 therefor; 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 exercise as proxy, with full power of substitution, all voting and other rights, powers and privileges and to take all steps to realize all benefits with respect to stocks or other securities, 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 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, realtors, appraisers, salesmen and agents;

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

m. Notwithstanding any limitation set forth in paragraph 3.o. below, and regardless of whether my Attorney-in-Fact is a beneficiary of such trust, 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;

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

o. To make gifts of any of my property to my children and grandchildren without regard to whether I have a previously established pattern of giving, and to such religious, educational, scientific, charitable or other nonprofit organizations to who or to which I have an established pattern or program of giving, provided, however, that my Attorney-in-Fact may not make gifts of my property to himself or herself. I appoint the other Attorney-in-Fact designated in Section 1 of this General Power of Attorney, in the order indicated, as my 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 any such gifts which are appropriate.

p. To manage and make elections with respect to my interest in any retirement plan, whether under a qualified pension, profit-sharing, stock bonus or Keogh plan, IRA, Roth IRA, Simple IRA, or any other retirement plan;

q. To select, employ, and discharge health care personnel and services providing home health care and the like, provided that I have not executed a power of attorney for health care which delegates such authority to my health care attorney-in-fact; and

r. To select, contract for my admission to, transfer me to, or authorize my discharge from any medical or health care facility, including, but not limited to, hospitals, nursing homes, assisted living facilities, hospices, adult homes and the like, provided that I have not executed a power of attorney for health care which delegates such authority to my health care attorney-in-fact.

4. Authorization to Obtain Protected Health Information.

This power of attorney authorizes my Attorney-in-Fact to make various property related decisions on my behalf, some of which relate to my health care. Accordingly, I confirm that my Attorney-in-Fact is authorized by this power of attorney to obtain at any time in my Attorney-in-Fact's sole discretion my Protected Health Information ("PHI") as that term is defined in 45 Code of Federal Regulations section 160 part 103. Further, I confirm that in connection with my Attorney-in-Fact making the aforementioned property related decisions that concern my health care, my Attorney-in-Fact shall be treated as my personal representative for all purposes relating to my PHI, as provided in 45 CFR 164.502(g)(2), and any physician, healthcare professional, dentist, psychologist, psychiatrist, licensed therapist, physical therapist, health plan, hospital, clinic, laboratory, pharmacy or other health care clearing house that has provided treatment or services shall give, disclose and release to my Attorney-in-Fact without restriction my PHI upon my Attorney-in-Fact's request. In order to induce the disclosing party to disclose my PHI to my Attorney-in-Fact, I forever release and hold harmless the disclosing party who relies on this instrument from any liability under confidentiality

rules arising from the Health Insurance Portability and Accountability Act (HIPAA), 42 USC 1320d and 45 CFR 160-164, as a consequence of any such disclosure.

5. **Construction.**

a. 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.

b. Any authority granted to my Attorney-in-Fact, however, shall be limited so as to prevent this power of attorney (1) from causing my Attorney-in-Fact to be taxed on my income, (2) from causing my estate to be subject to a general power of appointment (as that term is defined in Section 2041 of the Internal Revenue Code of 1986, as amended) by my Attorney-in-Fact, and (3) 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.

c. All references to property rights herein shall include all real, personal, tangible, intangible or mixed property.

d. 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.

e. The powers delegated under this power of attorney are separable, so that the invalidity of one or more powers shall not affect any others.

f. This power of attorney is intended to be valid in any jurisdiction in which it is presented.

6. **Nomination of Conservator.**

If a conservator of my property should for any reason be appointed, I nominate the Attorney-in-Fact who shall be then serving as my Attorney-in-Fact under this power of attorney.

7. **Waiver of Attorney-Client Privilege.**

In the event of my incapacity, I waive any attorney-client privilege as to my Attorney-in-Fact and authorize my attorney at law to communicate with my Attorney-in-Fact so as to provide my Attorney-in-Fact with all information in my Attorney's possession concerning my affairs, so that my Attorney-in-Fact can properly manage my affairs.

8. **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 gross negligence, willful misconduct or bad faith in the performance of any of the provisions of this power of attorney.

9. **Protection of Third Parties.**

No person who relies in good faith upon any representations by my Attorney-in-Fact shall be liable to me, my estate, my heirs or assigns, for recognizing the Attorney-in-Fact's authority hereunder.

10. **Accounting by Attorney-in-Fact.**

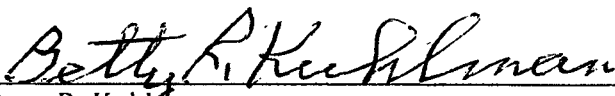
Upon my request, the request of my conservator, or the request of the personal representative of my estate, my Attorney-in-Fact shall provide a complete accounting as to all acts performed pursuant to this power of attorney.

11. **Compensation of Attorney-in-Fact.**

a. If my Attorney-in-Fact is an individual, the Attorney-in-Fact understands that this power of attorney is given without any express or implied promise of compensation to my Attorney-in-Fact, my Attorney-in-Fact agreeing that any services performed as my Attorney-in-Fact will be done without compensation, either during my life 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.

b. Any corporate Attorney-in-Fact shall be entitled to reasonable compensation for services performed under this power of attorney and shall be reimbursed for all reasonable expenses incurred as a result of carrying out any provisions of this power of attorney.

EXECUTED IN TRIPLICATE this 9 day of July, 2010, at Cedar Rapids, Iowa.


Betty R. Kuhlman

STATE OF IOWA)
) ss:
COUNTY OF LINN)

On this 9 day of July, 2010, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared Betty R. Kuhlman, to me known to be the identical person named in and who executed the foregoing instrument and acknowledged that such person executed the same as such person's voluntary act and deed.




Notary Public in and for State of Iowa