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County Recording Fee: \$27.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$30.00
Revenue Tax: \$0.00
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2024 PG: 880

DURABLE GENERAL POWER OF ATTORNEY

Recorder's cover sheet

Preparer Information:

Phillip D. Seidl, 229 Northland Court N.E., Cedar Rapids, IA 52402
(319) 377-9770

Taxpayer Information:

Robert Joseph Melchert, 302 W Lincoln St., Apt 22, Edgewood, IA 52042
~~563-926-2176~~ **928-6217**

Return Document To:

Phillip D. Seidl, 229 Northland Court N.E., Cedar Rapids, IA 52402
(319) 377-9770

Grantors: Robert Joseph Melchert

Grantees: Deborah Ann Holtz

Legal Description:

Document or Instrument Number of Previously Recorded Documents:

DURABLE GENERAL POWER OF ATTORNEY

1. Designation of Agent

I, **Robert Joseph Melchert**, of 302 W Lincoln St., Apt 22, Edgewood, IA 52042, appoint Deborah Holtz of 2145 230th Ave, Manchester, IA 52057 as my Agent.

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 Agent

My Agent 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 Agent 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;
- 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 Agent; 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, H, HH, and I 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 Agent full power to do everything

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necessary to be done and to receive refund checks; to execute waivers of the statute of limitation 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 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, sole proprietorship, Limited Liability Company or any other legal entities of my businesses;

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

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

M. To transfer, assign, convey, and deliver any real or personal property in which I may have or own an interest to the Trustee of any revocable trust created by me, if such trust is in existence at the time, notwithstanding the fact that my Agent, or his or her spouse, descendants, heirs or assigns, may be the (a) Trustee or successor Trustee of any such trust, (b) beneficiary of any such trust; or (c) holder of any special or general power of appointment created under such trust. Nothing in this paragraph shall be construed to allow my Agent to create, amend, restate or revoke any such revocable trust created by me.

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

O. To make gifts of any of my property or assets to members of my family; and to make gifts to such other persons or religious, educational, scientific, charitable or other nonprofit organizations to whom or to which I have an established pattern of giving; provided, however, that my Agent may not make gifts of my property to himself or herself. I appoint

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N A
of N A

as my Agent solely for the purpose of determining if a gift of my property to the Agent appointed and acting hereunder is appropriate and to make any such gifts which are appropriate.

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 Agent. All references to property or property rights herein shall include all real, personal, tangible, intangible or mixed property. Words and phrases

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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 Agent, however, shall be limited so as to prevent this Power of Attorney (a) from causing my Agent 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 Agent; and (c) from causing my Agent 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 my life.

4. Liability of Agent

My Agent 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 Agent

The Agent understands that this power of attorney is given without any express or implied promise of compensation to said Agent. Any services performed as my Agent will be done without compensation, either during my lifetime or upon my death, but the Agent 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 Agent

My Agent shall maintain complete and accurate records of all acts performed pursuant to this power of attorney, including, without limitation, all receipts and disbursements. Upon my request or the request of any conservator appointed on my behalf or the personal representative of my estate, my Agent shall allow inspection of these records and shall provide a complete accounting.

7. Effective Date and Durability

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

8. Additional Provisions

HIPPA and Protected Health Information. If any person's authority under this instrument is dependent upon any determination that I am unable properly to manage my affairs, then any physician attending me or otherwise requested by my Agent to determine my incapacity, and any other person or entity in possession of any of my "protected health information," as contemplated by the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"), is hereby authorized and directed to disclose my protected health information to my Agent to the extent necessary, and only to the extent necessary, for my Agent to determine whether an event of

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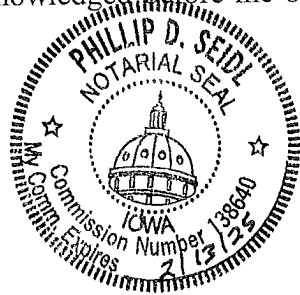
incapacity has occurred hereunder. Any limitation on protected health information to be disclose hereunder shall have no effect upon any rights to such information any Agent may have under any Durable Power of Attorney for Health Care or other instrument granting access to such information.

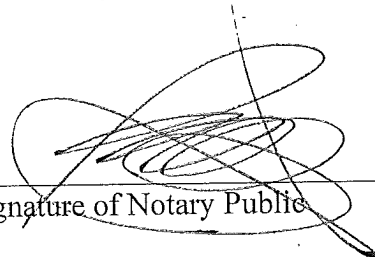
Dated December 27th, 2023 at Seidl & Seidl, P.L.C., 229 Northland Court NE, Cedar Rapids, IA 52402


Robert Joseph Melchert
302 W. Lincoln St, Apt 22., Edgewood, IA
52042
563-926-2176 928-6217

STATE OF IOWA, COUNTY OF LINN

This instrument was acknowledged before me on this 27th day of December, 2023, by **Robert Joseph Melchert**.





Signature of Notary Public

This document prepared by Phillip D. Seidl, 229 Northland Court NE Cedar Rapids, IA 52402