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Daneen Schindler, RECORDER/REGISTRAR DELAWARE COUNTY IOWA

IOWA STATUTORY POWER OF ATTORNEY

THE IOWA STATE BAR ASSOCIATION
Official Form No. 120
Recorder's Cover Sheet

Preparer Information:

Jane E. Hanson, 401 E Main St, Manchester, Iowa 52057 (563) 927-5920

Taxpayer Information:

Janet M. Marbach, c/o Gerald J. Marbach, 2118 195th Street, Manchester, Iowa 52057

Return Document To Jane E. Hanson, 401 E Main St, Manchester, IA 52057

Grantors:

Janet M. Marbach

Grantees:

Gerald J. Marbach

Legal Description:

Document or instrument number of previously recorded documents: See Page 2



IOWA STATUTORY POWER OF ATTORNEY

1. POWER OF ATTORNEY

This power of attorney authorizes another person (your agent) to make decisions concerning your property for you (the principal). Your agent will be able to make decisions and act with respect to your property (including but not limited to your money) whether or not you are able to act for yourself. The meaning of authority over subjects listed on this form is explained in the Iowa Uniform Power of Attorney Act, Iowa Code chapter 633B.

This power of attorney does not authorize the agent to make health care decisions for you.

You should select someone you trust to serve as your agent. Unless you specify otherwise, generally the agent's authority will continue until you die or revoke the power of attorney or the agent resigns or is unable to act for you.

Your agent is not entitled to compensation unless you state otherwise in the optional Special Instructions.

This form provides for designation of one agent. If you wish to name more than one agent, you may name a coagent in the optional Special Instructions. Coagents must act by majority rule unless you provide otherwise in the optional Special Instructions.

If your agent is unable or unwilling to act for you, your power of attorney will end unless you have named a successor agent. You may also name a second successor agent.

This power of attorney becomes effective immediately upon signature and acknowledgment unless you state otherwise in the optional Special Instructions.

If you have questions about this power of attorney or the authority you are granting to your agent, you should seek legal advice before signing this form.

DESIGNATION OF AGENT

I, _	Janet M. Marbach, name the following person as my agent:
	Gerald J. Marbach
	2118 195th Street, Manchester, Iowa 52057
	Name Address and Telephone Number of Agent
	DESIGNATION OF SUCCESSOR AGENT(S) (OPTIONAL)
Ifn	ny agent is unable or unwilling to act for me, I name as my successor agent:
	Thomas R. Marbach
	318 3rd Street West Court, Worthington, IA 52078
-	Name Address and Telephone Number of Successor Agent

	y successor agent is unable or unwilling to act for me, I name as my second successor agent:				
	Name Address and Telephone Number of Second Successor Agent				
GRANT OF GENERAL AUTHORITY					
gr	ant my agent and any successor agent general authority to act for me with respect to				
	ng subjects as defined in the Iowa Uniform Power of Attorney Act, Iowa Code chapter 633B:				
	(Initial each subject you want to include in the agent's general authority. If you wish to gr				
	general authority over all of the subjects you may initial "All Preceding Subjects" instead				
	initialing each subject.)				
	Real Property				
	Tangible Personal Property				
	Stocks and Bonds				
	Commodities and Options				
	Banks and Other Financial Institutions				
	Operation of Entity or Business				
	Insurance and Annuities				
	Estates, Trusts, and Other Beneficial Interests				
	Claims and Litigation				
	Personal and Family Maintenance				
	Benefits from Governmental Programs or Civil or Military Service				
	Retirement Plans				
	Taxes				
();	All Preceding Subjects				
1					
	GRANT OF SPECIFIC AUTHORITY (OPTIONAL)				
уг	agent shall not do any of the following specific acts for me unless I have initialed the speci				
rit	y listed below:				
	(Caution: Granting any of the following will give your agent the authority to take actions t				
	could significantly reduce your property or change how your property is distributed at y				
. (death. Initial only the specific authority you WANT to give your agent.)				
-	Amend, revoke, or terminate a revocable inter vivos trust, if authorized by the trust.				
-	Agree to the amendment or termination of any other inter vivos trust.				
-	Make a gift to an individual who is not an agent, subject to the limitations of the Io				
	Uniform Power of Attorney Act, Iowa Code section 633B.217, and any special instructions				
	his power of attorney.				
]	Make gifts, either direct or indirect, to my agent acting under this power of attorney as follow				
	Any such gift must be approved in writing by; or				
	No third party approval is needed				

Authorize another person to exercise the authority granted under this power of attorney.
Waive the principal's right to be a beneficiary of a joint and survivor annuity, including a survivor benefit under a retirement plan.
Exercise fiduciary powers that the principal has authority to delegate.
Disclaim or refuse an interest in property, including a power of appointment.
Biselam of ferase an interest in property, including a power of appointment.
LIMITATION ON AGENT'S AUTHORITY
An agent that is not my ancestor, spouse, or descendant shall not use my property to benefit the
agent or a person to whom the agent owes an obligation of support unless I have included that authority in the optional Special Instructions.
SPECIAL INSTRUCTIONS (OPTIONAL)
You may give special instructions on the following lines:
shall have the authority to request an accounting of any agent.
EFFECTIVE DATE
This power of attorney is effective immediately upon signature and acknowledgment unless I have stated otherwise in the optional Special Instructions.
NOMINATION OF CONSERVATOR AND GUARDIAN (OPTIONAL)
If it becomes necessary for a court to appoint a conservator of my estate or guardian of my person, I
nominate the following person(s) for appointment:
Name Address and Telephone Nominee for Conservator of My Estate
Name Address and Telephone Nominee for Guardian of My Person

RELIANCE ON THIS POWER OF ATTORNEY

Any person, including my agent, may rely upon the validity of this power of attorney or a copy of it unless that person knows it has terminated or is invalid.

SIGNATURE AND ACKNOWLEDGMENT

		• • • • •
Janet In Marbach	March 2, 2017	
Your Signature	Date	**
Janet M. Marbach		
Your Name Printed	•	
401 Anderson Street, Manchester, Iowa 520	057	<u> </u>
Your Address		
563-927-2031		
Your Telephone Number		
STATE OF IOWA , COUNTY OF	DELAWARE	
This document was acknowledged before me or		Janet M.
Marbach		
THOMAS J HANSON Commission Number 115040 My Commission Expires September 22, 2019	Signature of Notary Public	~
This document prepared by Thomas J. Hanson, 40	1 East Main Street, Manchester, IA	A 52057, Phone:
(563) 927-5920	·	
2. IMPORTANT INFORMATION FOR AGEN	T	
AGENT'	S DUTIES	v
When you accept the authority granted und is created between the principal and you. This relat until you resign or the power of attorney is termina. Do what you know the principal reasonably if you do not know the principal's expectations, act Act in good faith. Do nothing beyond the authority granted in Disclose your identity as an agent whenever name of the principal and signing your own name as	tionship imposes upon you legal dated or revoked. You must do all of y expects you to do with the prince in the principal's best interest. this power of attorney. or you act for the principal by writes agent in the following manner:	uties that continue f the following: cipal's property or, cing or printing the
Janet M. Marbach by	Gerald J. Marbach	as Agent.

Unless the Special Instructions in this power of attorney state otherwise, you must also do all of the following:

Act loyally for the principal's benefit.

Avoid conflicts that would impair your ability to act in the principal's best interest. Act with care, competence, and diligence.

Keep a record of all receipts, disbursements, and transactions made on behalf of the principal.

Cooperate with any person that has authority to make health care decisions for the principal to do what you know the principal reasonably expects or, if you do not know the principal's expectations, to act in the principal's best interest.

Attempt to preserve the principal's estate plan if you know the plan and preserving the plan is consistent with the principal's best interest.

TERMINATION OF AGENT'S AUTHORITY

You must stop acting on behalf of the principal if you learn of any event that terminates this power of attorney or your authority under this power of attorney. Events that terminate a power of attorney or your authority to act under a power of attorney include any of the following:

Death of the principal.

The principal's revocation of the power of attorney or your authority.

The occurrence of a termination event stated in the power of attorney.

The purpose of the power of attorney is fully accomplished.

If you are married to the principal, a legal action is filed with a court to end your marriage, or for your legal separation, unless the Special Instructions in this power of attorney state that such an action will not terminate your authority.

LIABILITY OF AGENT

The meaning of the authority granted to you is defined in the Iowa Uniform Power of Attorney Act, Iowa Code chapter 633B. If you violate the Iowa Uniform Power of Attorney Act, Iowa Code chapter 633B, or act outside the authority granted, you may be liable for any damages caused by your violation.

If there is anything about this document or your duties that you do not understand, you should seek legal advice.