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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

CHEK

Durable Power of Attorney

Recorder's Cover Sheet

Preparer: Eric F. Turner, 1200 Grand Ave, West Des Moines, IA 50265 (515-245-9509)

*Rm 67425
P196325*

Return To: John K. McDonald, 2678 Truro Rd, St. Charles, IA 50240, (515-669-4997)

Grantors: Wilmarie McDonald

Grantees: John K. McDonald & Nancy J. McClimen

Legal Description: N/A

Document or instrument number of previously recorded documents:



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, Wilmarie McDonald, name the following person as my agent:

John K. McDonald, 2678 Truro Road, St. Charles, IA 50240, (515) 669-4997 and Nancy J. McClimen, 2709 - 68th Street, Urbandale, IA 50322, (515) 681-3035, Co-Agents. See * in Special Instructions.

Name Address and Telephone Number of Agent

DESIGNATION OF SUCCESSOR AGENT(S) (OPTIONAL)

If my agent is unable or unwilling to act for me, I name as my successor agent:

Name Address and Telephone Number of Successor Agent

If my 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

I grant my agent and any successor agent general authority to act for me with respect to the following 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 grant general authority over all of the subjects you may initial "All Preceding Subjects" instead of 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

W.M. All Preceding Subjects

GRANT OF SPECIFIC AUTHORITY (OPTIONAL)

My agent shall not do any of the following specific acts for me unless I have initialed the specific authority listed below:

(Caution: Granting any of the following will give your agent the authority to take actions that could significantly reduce your property or change how your property is distributed at your 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 Iowa Uniform Power of Attorney Act, Iowa Code section 633B.217, and any special instructions in this power of attorney.

Make gifts, either direct or indirect, to my agent acting under this power of attorney as follows:

- ____ 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.

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:

I hereby revoke all general or plenary powers of attorney previously executed, excluding powers of attorney described in Iowa Code section 633B.103, and excluding powers of attorney limited to a specific and identifiable action or transaction, which action or transaction is still capable of performance but has not yet been fully accomplished by the agent.

* Each of my Co-Agents may act independently without the consent or approval of the other Co-Agent. Please see Exhibit "A" regarding digital assets.

Any of my children

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:

John K. McDonald, 2678 Truro Road, St. Charles, IA 50240, (515) 669-4997, and Nancy J. McClimen, 2709 - 68th Street, Urbandale, IA 50322, (515) 681-3035, jointly

Name Address and Telephone Nominee for Conservator of My Estate

John K. McDonald, 2678 Truro Road, St. Charles, IA 50240, (515) 669-4997, and Nancy J. McClimen, 2709 - 68th Street, Urbandale, IA 50322, (515) 681-3035, jointly

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

Wilmarie McDonald

Your Signature

3/6/19

Date

Wilmarie McDonald

Your Name Printed

2680 Truro Road, St. Charles, IA 50240

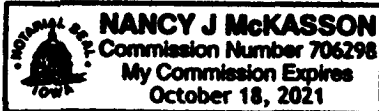
Your Address

(515) 975-9130

Your Telephone Number

STATE OF IOWA, COUNTY OF POLK

This document was acknowledged before me on march 6, 2019, by Wilmarie McDonald



Nancy J. McKasson
Signature of Notary Public

This document prepared by Eric F. Turner, 1200 Grand Avenue, West Des Moines, IA 50265, Phone: (515) 245-9509

2. IMPORTANT INFORMATION FOR AGENT

AGENT'S DUTIES

When you accept the authority granted under this power of attorney, a special legal relationship is created between the principal and you. This relationship imposes upon you legal duties that continue until you resign or the power of attorney is terminated or revoked. You must do all of the following:

Do what you know the principal reasonably expects you to do with the principal's property or, if you do not know the principal's expectations, act in the principal's best interest.

Act in good faith.

Do nothing beyond the authority granted in this power of attorney.

Disclose your identity as an agent whenever you act for the principal by writing or printing the name of the principal and signing your own name as agent in the following manner:

Wilmarie McDonald by John K. McDonald or Nancy J. McClimen 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.

EXHIBIT "A"

Digital Assets

My Agent shall have the authority and power to access, handle, distribute, and dispose of my Digital Assets. My Agent shall also have the power to obtain, access, modify, delete, and control my usernames, passwords, and any other electronic credentials related to my Digital Assets or digital devices.

For purposes of this Power of Attorney, "Digital Assets" shall include, but not be limited to, information created, generated, sent, communicated, received, or stored by electronic means on any electronic device that can receive, store, process, or send digital information, including but not limited to personal computers, tablets, peripherals, storage devices, cellular telephones, and any other similar device that currently exists or may exist as technology develops in addition to e-mail accounts, digital music files, digital photographs, digital videos, blogs, vlogs, written documents, software licenses, social media accounts, file sharing accounts, financial accounts, bank accounts, domain registrations, web hosting accounts, tax preparation and service accounts, online stores, affiliate programs stored on any media in any mode locally or remotely, and any other digital media currently in existence or that may exist as technology develops, regardless of the ownership of the physical device upon which the media is stored.

To the extent permitted by law, the powers granted herein shall be considered or deemed to be my consent for all purposes of the Electronic Communications Privacy Act, 18 U.S.C. § 2701 et. seq., and the Computer Fraud and Abuse Act, 18 U.S.C. § 1030 et. seq., as they may be amended or substituted from time to time.