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BRANDY MACUMBER, COUNTY RECORDER
MADISON COUNTY IOWA

DURABLE POWER OF ATTORNEY

Title of Document (on/above line)

PREPARER INFORMATION:

(name, address, phone number)

FRANK HARTY 515-283-3100
NYEMASTER GOODE, P.C.
700 WALNUT ST. STE 1300
YES MOINES, IA 50309

TAXPAYER INFORMATION:

(name and mailing address)

X

RETURN DOCUMENT TO:

(name and mailing address)

JERRY NICHOLS
2398 Cumming Rd.
WINTERSET, IA 50273

GRANTOR:

(name)

LONNIE NICHOLS

GRANTEE:

(name)

ROBIN LICKTEICH

DURABLE POWER OF ATTORNEY

LONNIE L. NICHOLS, Principal

(Iowa Code Chapter 633B)

RECITALS AND APPOINTMENT

I, LONNIE L. NICHOLS, of 2398 Cumming Road, Winterset, Iowa 50237, hereby revoke all prior general powers of attorney previously granted by me, except any healthcare power of attorney or advance directive previously executed by me, and I do hereby appoint:

ROBIN LICKTEIG

537 N. 29th Street, Cumming, Iowa 50061

as my Attorney-in-Fact ("Agent") to act for me and in my name, place, and stead, in any way I myself could act, with respect to the following powers granted herein, subject to the limitations and conditions stated below.

SUCCESSOR AGENT

No Successor Attorney-in-Fact is designated under this instrument.

POWERS GRANTED

I grant to my Agent full power and authority to act for me and in my name, place, and stead, in any way I myself could act, with respect to the following matters, to the extent permitted by law:

A. Property Acquisition and Holding

To acquire by purchase, exchange, gift, or otherwise, and to hold, possess, maintain, and manage any real or personal property, or any interest therein, in my name or in the name of a nominee or otherwise, upon such terms and conditions as my Agent shall deem appropriate.

B. Property Management and Disposition

To sell, exchange, convey, transfer, lease, sublease, mortgage, encumber, release, manage, protect, insure, improve, repair, remodel, rebuild, or otherwise deal with any and all real or personal property, or any interest therein, owned by me or in which I have an interest, including the right to convey or encumber my homestead, upon such terms and conditions as my Agent shall deem appropriate.

C. Debts, Borrowing, and Credit

To borrow money on my behalf and on such terms as my Agent shall deem appropriate; to pay, compromise, or settle any debts, obligations, or liabilities owing by me; to execute, deliver, and acknowledge promissory notes, mortgages, deeds of trust, security agreements, financing statements, guarantees, indemnity agreements, and other instruments in connection therewith.

D. Banking and Financial Accounts

To open, maintain, or close bank accounts, brokerage accounts, savings accounts, and checking accounts in my name; to make deposits and withdrawals; to negotiate, endorse, or transfer any checks or other instruments; to arrange, maintain, or terminate certificates of deposit; and to have access to safe deposit boxes and their contents.

E. Certificates of Deposit

To purchase, open, renew, roll over, close, or redeem certificates of deposit in any financial institution, in my name or jointly with another, upon such terms as my Agent shall deem appropriate.

F. Negotiable Instruments and Government Securities

To sign, endorse, negotiate, deposit, deliver, or transfer checks, drafts, money orders, warrants, vouchers, and other negotiable instruments; to purchase, sell, redeem, or otherwise deal with United States Treasury Securities and United States Savings Bonds (including Series E, EE, H, and HH bonds); and to have access to and manage the contents of any safe or safety deposit box.

G. Tax Matters

To prepare, sign, file, and amend any and all tax returns and reports, federal, state, and local; to pay taxes, assessments, and other obligations; to claim refunds; to appear before the Internal Revenue Service or any taxing authority; to execute waivers and extensions of statutes of limitations; and to enter into closing agreements.

H. Corporate and Entity Matters

To vote or grant proxies with respect to any stocks, partnership interests, membership interests, or other securities or ownership interests owned by me; to attend and vote at meetings of shareholders, partners, or members; to execute consents and waivers.

I. Investments

To invest and reinvest any funds or assets of mine in any type of investment, including but not limited to stocks, bonds, mutual funds, real estate, certificates of deposit, money market accounts, and other securities or property, upon such terms as my Agent shall deem appropriate, without being limited by any rule of law concerning investments by fiduciaries.

J. Insurance

To apply for, procure, maintain, modify, collect proceeds of, cancel, or otherwise deal with any and all policies of insurance, including life, health, disability, liability, property, casualty, and long-term care insurance.

K. Litigation

To commence, prosecute, defend, settle, compromise, or dismiss any claims, actions, suits, or proceedings, at law or in equity, in any court or before any administrative or regulatory body, on my behalf; to engage attorneys and other professionals in connection therewith.

L. Business Operations

To conduct, manage, operate, participate in, or terminate any business, trade, or enterprise in which I have an interest; to form, reorganize, merge, consolidate, or dissolve any business entity; to execute partnership agreements, operating agreements, articles of incorporation, and similar instruments.

M. Employment of Professionals

To engage, employ, compensate, and dismiss attorneys, accountants, financial advisors, investment managers, and other agents, employees, or independent contractors as my Agent shall deem necessary or appropriate for the management of my affairs.

N. Governmental Benefits

To apply for, receive, manage, and maintain any governmental benefits, programs, or entitlements to which I may be entitled, including but not limited to Social Security, Medicare, Medicaid, veterans' benefits, and any other local, state, or federal program.

O. Trusts, Disclaimers, and Gifts

To transfer any of my property to the trustee of any revocable trust created by me for my benefit, provided that my Agent may not create, amend, restate, or revoke any such trust; to disclaim or renounce any interest in property; to make gifts to members of my family, and to charitable or nonprofit organizations, consistent with my established patterns of giving, subject to the limitations below:

Limitation on Gifts: My Agent may not make gifts to himself or herself from my property.

Independent Special Attorney-in-Fact for Agent-Gift Determinations: I appoint A. David Bibler of Algona, Iowa, as my Attorney-in-Fact solely for the purpose of determining whether any gift to my primary Agent is appropriate and, if so determined, to make such gift on my behalf. This appointment is intended to provide an independent fiduciary safeguard consistent with my wish that gifts to the primary Agent be permissible only when authorized by an independent party.

CONSTRUCTION

This instrument is to be construed as a general durable power of attorney. The enumeration of specific powers herein is not intended to, nor does it, limit or restrict the general powers granted to my Agent. My Agent is empowered to do and perform every act, deed, and thing whatsoever that I might or could do personally, as fully and effectually as though I were acting personally.

The term "property" as used herein shall include any real or personal property, tangible or intangible, wherever situated, and any interest therein. All references to gender include all genders; references to the singular include the plural and vice versa.

Notwithstanding anything in this instrument to the contrary, my Agent shall not exercise any power in a manner that would cause the assets of my estate to be taxable to my Agent under Internal Revenue Code §§ 2041 or 2042, or any successor provisions thereto.

LIABILITY OF AGENT

My Agent shall not be liable for any act done or omitted in good faith, or for any error or mistake of judgment in the exercise of powers hereunder, but my Agent shall be liable for willful misconduct or any breach of the duty of good faith in the performance of duties hereunder.

COMPENSATION AND EXPENSES

My Agent shall serve without compensation, but shall be entitled to reimbursement for all reasonable expenses actually incurred in connection with the performance of duties hereunder.

ACCOUNTING

My Agent shall keep complete records of all transactions and shall render an accounting upon request to me, to any court-appointed guardian or conservator, or as required by law.

EFFECTIVENESS AND DURABILITY

This Durable Power of Attorney shall be effective immediately upon execution and shall not be affected by my subsequent disability or incapacity. This power of attorney is durable as provided in Iowa Code § 633B.104.

This Durable Power of Attorney shall remain in full force and effect until my death, or until revoked by me as provided below.

REVOCATION

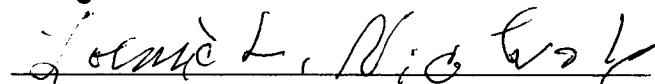
I may revoke this Durable Power of Attorney at any time by delivering written notice of revocation to my Agent. Upon delivery of such notice, all authority granted herein shall terminate.

HIPAA AUTHORIZATION

I hereby authorize any healthcare provider, health plan, employer, insurer, or other covered entity to disclose to my Agent any and all of my individually identifiable health information and protected health information as defined under 45 C.F.R. § 160.103 (the HIPAA Privacy Rule), to the extent my Agent reasonably deems such information necessary to exercise powers granted hereunder, including but not limited to information needed to determine my incapacity.

EXECUTION

IN WITNESS WHEREOF, I have executed this Durable Power of Attorney this 4th day of August, 2020 at Winterset, Iowa.


LONNIE L. NICHOLS, Principal

WITNESSES:



Witness Signature

Printed Name: Molly Meyer
Teri Gambrell

Witness Signature

Printed Name: Teri Gambrell

ACKNOWLEDGMENT

STATE OF IOWA

COUNTY OF Madison

This instrument was acknowledged before me on the 4th day of August, 2020, by
Lonnie L. Nichols.

Chelsie Neuenkirk

Notary Public in and for the State of Iowa

My Commission Expires: 8.29.27



ACCEPTANCE OF APPOINTMENT

I, Robin Lickteig, hereby accept the appointment as Attorney-in-Fact under the foregoing
Durable Power of Attorney and agree to act in accordance with its terms and the requirements of
Iowa law, including Iowa Code chapter 633B.

Date: 8/4/2020

Robin Lickteig

ROBIN LICKTEIG, Agent/Attorney-in-Fact