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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

Preparer Information: Emily DeRonde, P.O. Box 1452, Johnston, IA 50131: (515) 554-6463

Taxpayer Information: Patricia Mortvedt, 2259 Kippy Ridge Ct, Winterset, IA 50273

✓ **Return Document To:** Emily DeRonde, P.O. Box 1452, Johnston, IA 50131

POWER OF ATTORNEY - SHORT FORM

The undersigned, Donald R. Stephens, Jr., does hereby make, constitute and appoint my daughter, Patricia Jo Mortvedt, the undersigned's true and lawful Attorney-in-fact, with full right, power and authority to act for the undersigned and in the undersigned's name, place and stead with respect to the following:

To sign, execute, and in any other manner complete the Note and Mortgage and any other lending documents required in connection with the refinance of property legally described as:

Lot Five (5) of KIPPY RIDGE ESTATES, located in the North Half (N1/2) of the Southeast Quarter (SE ¼) of Section Two (2), Township Seventy-five (75) North, Range Twenty-eight (28) West of the 5th P.M., Madison County, Iowa.

Giving and Granting unto said Attorney-in-Fact the full power and authority to do and perform each and every act, deed, matter and thing whatsoever required and necessary to be done in and about the foregoing, as fully as the undersigned might or could do if personally present and acting.

The undersigned further directs that this Power of Attorney shall take effect immediately and shall remain effective until such time that the Note and Mortgage and any other lending documents are executed and delivered to Waterstone Mortgage Company. This Power of Attorney shall expire and become null and void February 1, 2019. This Power of Attorney shall not be affected by my disability.

The undersigned does hereby authorize said Attorney-in-Fact to relinquish all rights of dower, homestead and distributive share in and to any real estate described herein in which the undersigned has an interest.

Words and phrases herein, including acknowledgment hereof, shall be construed as in the singular or plural number, and as masculine or feminine gender, according to the context.

Dated: 11 DEC 2018

Donald R. Stephens Jr.
Donald R. Stephens, Jr.

STATE OF Arizona, COUNTY OF Maricopa

This instrument was acknowledged before me on December 11th, 2018, by Donald R. Stephens Jr.



Kenneth Chan
_____, Notary Public