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SUBSTITUTION OF TRUSTEE

Richard J. Butler, Attorney at Law, 811 South 13th Street, Lincoln, Nebraska, is hereby appointed successor Trustee under the Trust Deed executed by Duane J. Dowd, trustee, and Michael A. Huber, a single personal, as Trustor, in which Security Mutual Life Insurance Company of Lincoln, Nebraska is named Beneficiary and Trustee, and filed for record on February 24, 1997 in Book 4927 at Page 312 in the Douglas County Register of Deeds as to:

Lot 1, DUNDEE PLACE REPLAT III, being an Administrative Subdivision of the West 21 feet of the North 96.5 feet of Lot 9, all of Lots 10, 11 and 12, Block 95, Dundee Place, an Addition to the City of Omaha, as surveyed, platted and recorded in Douglas County, Nebraska,

DATED this 10th day of March, 1997.

REC'D
 MAR 12 1 39 PM '97
 RICHARD A. TAKEOHI
 REGISTER OF DEEDS
 DOUGLAS COUNTY, NE

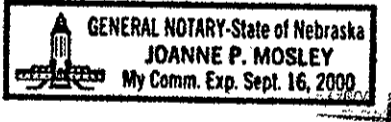
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SECURITY MUTUAL LIFE INSURANCE
 COMPANY OF LINCOLN, NEBRASKA,
 Beneficiary

BY: William R. Schmeeckle
2nd V.P.
 Title

STATE OF NEBRASKA)
) ss.
 COUNTY OF LANCASTER)

The foregoing instrument was acknowledged before me this 10th day of March, 1997, by William R. Schmeeckle, the Second Vice President of Security Mutual Life Insurance Company of Lincoln, Nebraska on behalf of the company.



Joanne P. Mosley
 Notary Public

A F F I D A V I T

STATE OF NEBRASKA)
) ss.
 COUNTY OF LANCASTER)

NOTARIAL SEAL AFFIXED
 REGISTER OF DEEDS

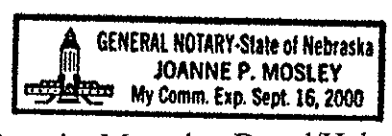
The undersigned hereby certifies that a copy of this Substitution has been served by personal service or made by regular United States Mail with postage prepaid to the last known address upon the Trustee being replaced.

SECURITY MUTUAL LIFE INSURANCE
 COMPANY OF LINCOLN, NEBRASKA,
 Beneficiary

BY: William R. Schmeeckle
2nd V.P.
 Title

NOTARIAL SEAL AFFIXED
 REGISTER OF DEEDS

SUBSCRIBED and SWORN to before me this 10th day of March, 1997.



Joanne P. Mosley
 Notary Public