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1088204 (10/11/91)
AMERICAN NATIONAL BANK
8990 West Dodge Road
Omaha, NE 68114

Sully Sully
SE 1/4 SW 1/4

SUBSTITUTION OF TRUSTEE

AMERICAN NATIONAL BANK, 8990 West Dodge Road, Omaha, Nebraska, is hereby appointed Successor Trustee under the Trust Deed described below, which has been filed for record and recorded in the Office of the Registrar of Deeds of Douglas County, State of Nebraska, in which Heritage Federal Savings Bank is named as Beneficiary, American National Bank is Successor Beneficiary, and Heritage Federal Savings Bank is named as Trustee:

Those parts of Lots 3, 4, 5, 6, 7 and 9, in HIDDEN RIDGE contained in the following: That part of the SW1/4 of Sec. 27, Twp. 15 N, Range 11 E of the 6th P.M., Douglas County, described as follows: Commencing at the S.W. corner of Lot 34, Western Trails, a subdivision as surveyed platted and recorded in said Douglas County, Nebraska: thence S00 degrees 05'40"E (assumed bearing) on the East line of Lots 40 thru 49 inclusive, Leawood Southwest, a subdivision in Douglas County, 614.54 ft. to the point of beginning; thence continuing S00 degrees 05'40"E on the East line of Lots 36 thru 40 inclusive, said Leawood Southwest, 257.39 ft.; thence N 89 degrees 41'52" E, 463.05 ft.; thence N 00 degrees 18'08" W, 233. 89 ft. to a point of curve; thence Northwesterly on a 320.80 ft. radius curve to the left, chord bearing N 02 degrees 24'09" W, chord distance 23.51 ft., an arc distance of 23.52 ft.; thence S 89 degrees 41'52" W, 461.26 ft. to the point of beginning; Deed of Trust dated June 26, 1985, executed by Lloyd R. Pettegrew and Rose Mary Pettegrew, husband and wife, Trustor, First Federal Savings and Loan Association of Omaha, Trustee, and recorded on July 5, 1985, at Doc. 2809, Page 548. (Loan #10-820-4)

NOTE: Heritage Federal Savings Bank is successor in interest to First federal Savings and Loan Association as Trustee and beneficiary.
STATE OF NEBRASKA)

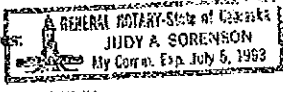
American National Bank, Successor Beneficiary

By: Albert Pinho
Albert Pinho, Vice President

COUNTY OF DOUGLAS) ss.

The foregoing instrument was acknowledged before me this 9th day of July, 1991, by Albert Pinho, Vice President of American National Bank, a national banking association, on behalf of said association.

My Commission Expires:



Judy A. Sorenson
Notary Public

NOTARIAL SEAL AFFIXED
REGISTER OF DEEDS

ACKNOWLEDGEMENT

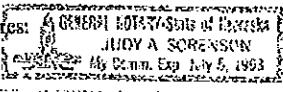
The Undersigned as Trustee, hereby acknowledges receipt of a copy of the foregoing Substitution of Trustee.

David R. Miller
David R. Miller, Specialist-in-Charge,
Resolution Trustee Corporation, Receiver
for Heritage Federal Savings Bank, Trustee

STATE OF NEBRASKA)
COUNTY OF DOUGLAS) ss.

The foregoing instrument was acknowledged before me this 9th day of July, 1991, by David R. Miller, Specialist-in-Charge, Resolution Trust Corporation, Receiver for Heritage Federal Savings Bank, Trustee, on behalf of Resolution Trust Corporation, Receiver.

My Commission Expires:



Judy A. Sorenson
Notary Public

NOTARIAL SEAL AFFIXED
REGISTER OF DEEDS

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GEORGE W. HARRIS
REGISTER OF DEEDS
DOUGLAS COUNTY, NE

TA-32433

AFFIDAVIT

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

The undersigned, being first duly sworn on oath, states that prior to recording, copies of the above substitution were sent in the manner provided in §76-1008 of the Nebraska Trust Deeds Act to all persons to whom a copy of the notice of default would be required to be mailed by §76-1008.

American National Bank

By: *[Signature]*

Its: LOAN OPERATIONS OFFICER

SUBSCRIBED and sworn to before me this 3 day of May, 1995, by
Carol A. [Signature]

Mary Teresa Pepple
Notary Public

My Commission Expires: 1-29-97

