

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Phillips/White Security Trust Fund
 as the owner and holder of the Note secured by Deed of Trust dated August 1, 1994
 made by Karl Lee Dils and Jo Shella L. Dils Trustor,
 to Albert C. Phillips Trustee,
 for Phillips/White Security Trust Fund Beneficiary,
 Which Deed of Trust was recorded August 1, 1994, in Book 110, Document
 No. 314, Official Records of Lincoln County, Nevada
 Hereby substitutes Albert C. Phillips as Trustee
 in lieu of the Trustee therein.

Albert C. Phillips, hereby accepts said appointment
 as Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the
 request of said owner and holder and in accordance with the provisions of said Deed of
 Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR
 PERSONS LEGALLY ENTITLED THERETO, ALL the estate now held by it under said
 Deed of Trust.

IN WITNESS WHEREOF the owner and holder above named, and
Albert C. Phillips as successor Trustee, has caused this instrument to be
 executed, each in its respective interest.

BENEFICIARY:
Phillips/White Security Trust Fund
 By: Albert C. Phillips
Albert C. Phillips

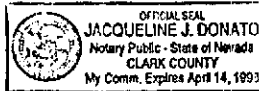
TRUSTEE:
Albert C. Phillips
Albert C. Phillips

STATE OF Nevada)
 COUNTY OF Clark) ss

On July 12, 1996, before me, a Notary Public in and for said County and State,
 personally appeared Albert c. Phillips, known to me to
 be the person(s) who acknowledged that he executed the above instrument.

WITNESS my hand and official seal.

Jacqueline J. Donato
(Notary Public in and for said County and State)



ESCROW NO. 96-05-0228-JD

ORDER NO.

WHEN RECORDED MAIL TO:

Karl Dils
S.U.U. Box 9094
Cedar City, UT 84720

NO. **105840**
 FILED AND RECORDED AT REQUEST OF
 Cow County Title
August 30, 1996
 AT 45 MINUTES PAST 3 O'CLOCK
P M IN BOOK 120 OF OFFICIAL
 RECORDS, PAGE 500 LINCOLN COUNTY
 NEVADA.

YUIRKO SETZER
 COUNTY RECORDER
 by Judith Baucher, deputy