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RECORD AND RETURN TO: DOUGLAS W. PATTERSON 202 SUGAR PINE CIRCLE ZEPHYR COVE, NEVADA 89448

XRF0138-001-0045

6110918

SUBSTITUTION OF TRUSTEE

Date of Deed of Trust: APRIL 16, 1992

APRIL 29, 1992 Date of recordation:

DOC# 277270 Recording information:

BOOK# 492

PAGE# 5596

Trustor: DOUGLAS W. PATTERSON AND TERESA R. PATTERSON

Original Trustee: STANDARD TRUST DEED SERVICE COMPANY Current Beneficiary: ITT RESIDENTIAL CAPITAL CORPORATION

County of DOUGLAS

, State of NEVADA

ITT RESIDENTIAL CAPITAL CORPORATION The Undersigned,

as Owner and Holder of the Note secured by the above-described Deed of Trust, hereby desires to substitute a new Trustee under said Deed of Trust, and hereby substitutes Burke & Castle, P.C., Denver Place Plaza Tower, 1099 18th Street, Suite 2200, Denver, CO 80202 as Trustee.



ITT RESIDENTIAL CAPITAL CORPORATION

DENISE M. HAMMOND By: Title: VICE PRESIDENT

State of COLORADO

, County of DENVER

The foregoing instrument was acknowledged before me this

VICE PRESIDENT

ITT RESIDENTIAL CAPITAL CORPORATION

who is/are personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal

10/17/95

Date Commission Expires

Notary Public RENEE WOLF

FULL RECONVEYANCE

Burke & Castle, P.C., hereby accepts the appointment of Trustee under the above Deed of Trust and as Successor Trustee and pursuant to the request of the 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 held by it under the terms of the Deed of Trust.

BURKE & CASTLE, P.C.

CAREN JACOBS

PRESIDENT

State of COLORADO

, County of

The foregoing instrument was acknowledged before me this CACAL by CAREN JACOBS CASTLE

PRESIDENT as

of

of

BURKE & CASTLE, P.C.

who is/are personally known to me (or provided satisfactory evidence) and acknowledged_said instrument to be the free act and deed of the corporation.

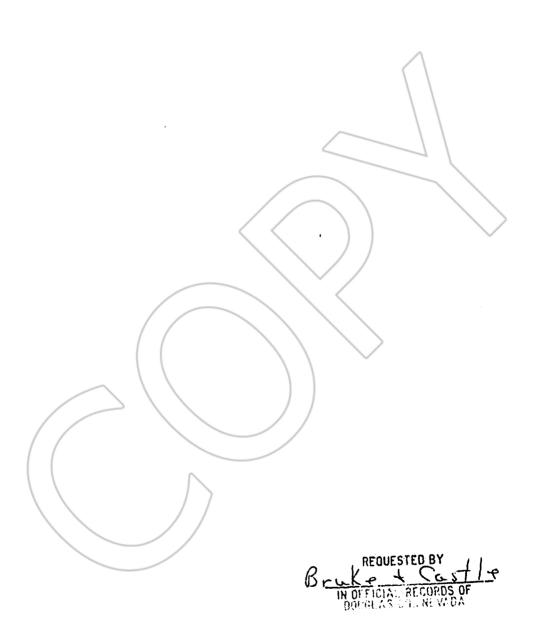
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IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Date Commission Expires

[SEAL]

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