RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

LITCHFIELD FINANCIAL CORPORATION ATTN: JANET HAYES 13701 W JEWELL AVE. SUITE 200 LAKEWOOD, CO 80228

Space above line for recorder's use

FILE NO: 8849327

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

RE:

WHEREAS, James F Gigliotti and Nancy Gigliotti was the original Trustor, Douglas County Title Co., Inc., a Nevada corporation the original Trustee, and The Bank of California, N.A., a national banking association. the Beneficiary, under that certain Deed of Trust dated April 4, 1985 and recorded April 4, 1985 in Book 485 , page 439 , document 115672 Official Records of the County of Douglas , State of Nevada, and WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of Douglas County Title Co., Inc., and now therefore, the undersigned hereby substitutes Litchfield Financial Corporation as Trustee under said Deed of Trust and Litchfield Financial Corporation as the substituted Trustee does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held thereunder.

Dated: April 10, 1996

Beneficiary:

Substitute Trustee:

Litchfield Financial Corporation

Cory M Coulston, Vice President Litchfield/Financial Corporation

Cory M Coulston,

Sheila R. Green, Assistant Secretary

Sheila R. Green, Assistant Secretary

(SEAL)

State of Colorado

) SS.

County of Jefferson

On April 10, 1996 before me, personally appeared Cory M Coulston and Sheila R. Green, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Signature

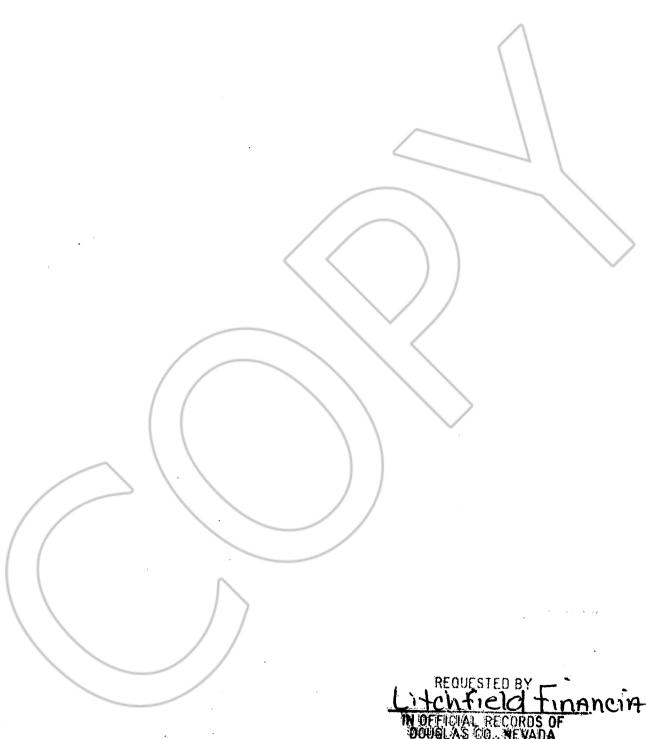
My Commission expires: March 3, 1998

Roseanne Madrid - Notary Public

SEAL

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