

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, GLEN M. FITSCH AND SANDRA S. FITSCH are the Trustors (collectively, the "Trustor"), HOMES AMERICA, is the Trustee, and THE CIT GROUP/SALES FINANCING, INC., as the Beneficiary (the "Beneficiary") under that certain Deed of Trust dated 05/24/96, and recorded 07/02/96, as Instrument # 391303, Book 0796, Page 0362 in the official records of the County of DOUGLAS, State of NV (the "Deed of Trust"); and rerecorded October 25, 1996 in Book 1096, Page 4688 as Document No. 399665.

WHEREAS, the Beneficiary is the owner and holder of the note or notes or other security agreements secured by the Deed of Trust;

WHEREAS, the Beneficiary desires to substitute a new trustee under said Deed of Trust in the place and stead of HOMES AMERICA:

WHEREAS, the Beneficiary desires to reconvey, without warranty, to the persons legally entitled thereto, the estate acquired under said Deed of Trust;

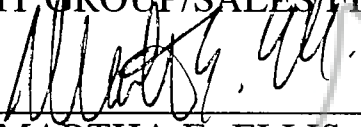
NOW THEREFORE, the Beneficiary hereby substitutes JOY MIZE whose address is 999 N W Grand Blvd., Oklahoma City, Oklahoma 73118, as Trustee under said Deed of Trust in the place and stead of HOMES AMERICA, and further instructs said Trustee to reconvey the estate now held under said Deed of Trust, to the person or persons legally entitled thereto.

FULL RECONVEYANCE

JOY MIZE, as Substituted Trustee under the Deed of Trust, having received from the holder of the obligations a written request to reconvey, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by said Trustee under said Deed of Trust.

Dated: October 16, 2000

Beneficiary:
THE CIT GROUP/SALES FINANCING, INC.

By: 
Name: MARTHA E. ELLIS
Title: VICE PRESIDENT

Substituted Trustee:

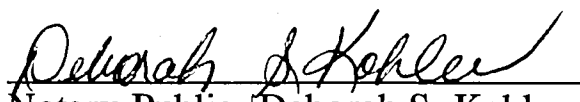

Name: JOY MIZE

STATE OF OKLAHOMA)
)SS.
COUNTY OF LOGAN)

On October 16, 2000 before me, Deborah Kohler, a Notary Public in and for the State of Oklahoma, personally appeared MARTHA E. ELLIS, Vice President of THE CIT GROUP/SALES FINANCING, INC., and JOY MIZE, Substituted Trustee, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and who acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

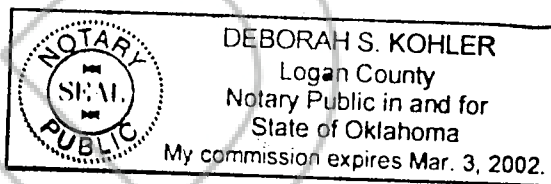
WITNESS my hand and official seal.

(Notarial Seal)


Notary Public: Deborah S. Kohler

My Commission Expires: 03/03/02

When Recorded Return to: STEWART TITLE
1650 N LUCERNE
MINDEN, NV 89423



REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 JAN -9 AM 10: 34

LINDA SLATER
RECORDER

\$11.00 PAID BC DEPUTY