TRANSFER AND ASSIGNMENT

FOR VALUABLE CONSIDERATION IN HAND PAID, receipt of which is hereby acknowledged, NORSCOT FINANCIAL CORPORATION, Assignor does hereby set over, transfer and assign unto HARRIET L. CROWELL TRUST, (Assignee), it's heirs, executors, administrators or assigns, all of it's right, title and interest in and to that certain Deed of Trust, together with the Installment Note given to secure, executed by TOD A. HARPER and CHRISTINA M. HARPER, husband and wife, to ROBERT HAWKINS, a single man, dated the 5th day of April, 1990, and filed in the Office of the County Recorder of Douglas County, State of Nevada, on the 27th day of April, 1990, in Book 490, Page 3697 as Document No. 224749.

ASSIGNOR retains a secondary interest in said Deed of Trust and Installment Note which is subject to: (1) any prepayment of the Deed of Trust and Installment Note in full by the Payor; (2) any default and subsequent foreclosure by Assignee; (3) Assignee receiving all of its rights and entitlements in said Deed of Trust and Installment Note arising out of the Purchase Agreement of even date.

ASSIGNEE upon receipt of all of its rights and entitlements by payment, prepayment, foreclosure and resale or repurchase by Assignor and subject to any prior satisfaction of the Deed of Trust and Installment Note by Assignee, shall transfer and at that time reassign the Deed of Trust and Installment Note to Assignor pursuant to the terms and conditions of the Purchase Agreement of even date covering this Transfer and Assignment.

DATED this 50th day of March, 1991.

NORSCOT FINANCIAL CORPORATION

Assignor

Jerry Sage, President

STATE OF NEVADA

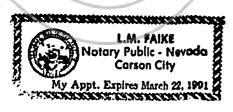
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CARSON CITY

On March & 1991, personally appeared before me, a Notary Public, JERRY GAGE, the President of NORSCOT FINANCIAL CORPORATION, who acknowledged that he executed the foregoing instrument on behalf of said corporation.

Notary Public

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When recorded mail to:

NORSCOT FINANCIAL CORP. 777 E. William #204 Carson City, Nv 89701 NOY COAT FINANCIAL PROBLEM OF DOUGLAS CO. HEVADA

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BOOK 391 PAGE 1066