

Recording Requested By: **NOVUS Financial Corporation**
811 E. 10th Street
Sioux Falls, SD 57103

When recorded mail to: Mr. & Mrs. George Abrams ✓
1379 Bridal Way
Minden, NV 89423

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, the undersigned NOVUS Financial Corporation F/K/A Sears Consumer Financial Corporation are the beneficiaries and GEORGE EDWARD ABRAMS and CHERYL JEAN ABRAMS HUSBAND AND WIFE AS JOINT TENANTS are the trustors under that certain Deed of Trust dated 3-10-94 and recorded 3-17-94 in Book N/A Page N/A, Instrument No. 332538 Official Records of DOUGLAS County, State of Nevada, and WHEREAS, said Deed of Trust designated Western Title as Trustee, and WHEREAS, the undersigned desire to substitute a new trustee under said Deed of Trust in the place and stead of Western Title.

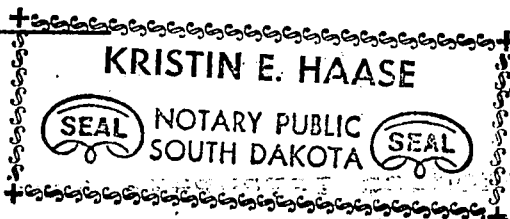
NOW, THEREFORE, the undersigned hereby substitute NOVUS Financial Corporation F/K/A Sears Consumer Financial Corporation whose address is 811 E. 10th Street, Sioux Falls, SD 57103 as Trustee under said Deed of Trust and said substitute Trustee does hereby remise, release and reconvey, without warranty unto the person or persons legally entitled thereto, all the estate in the premises described in said Deed of Trust and the record thereof for a particular description of said premises.

Dated 6-22-95 NOVUS Financial Corporation F/K/A Sears Consumer Financial Corporation
BY: [Signature]
R. L. DeGruccio,
Asst. Vice President

FOR CORPORATE ACKNOWLEDGEMENT
STATE OF: South Dakota
COUNTY OF: Minnehaha

On 6-22-95, before me the undersigned, a Notary Public in and for said state, Personally appeared R. L. DeGruccio known to me to be the Asst. Vice President, of the Corporation that executed the within instrument, known to me to be the person who executed the within instrument pursuant to its by-law or resolution of its board of directors.

WITNESS my hand and official seal
Kristin E Haase
Notary Public
My Commission Expires
My Commission Expires January 10, 1998



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REQUESTED BY
Novus Financial
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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