

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

When recorded mail to: Western Title
Attn: De'Anna Moseley
1626 Hwy. 395
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 394 Page 3199, 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 December 4, 1995

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 12-4-95, 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. Wieman
Notary Public
My Commission Expires

KRISTIN E. WIEMAN
NOTARY PUBLIC
SOUTH DAKOTA

My Commission Expires January 10, 1998

378932

BK 0196 PG 2377

COPY

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

'96 JAN 16 A10:03

LINDA SLATER
RECORDER

\$ 11.00 PAID ka DEPUTY

378932

BK 0196PG2378