Recording Requested By: NOVUS Financial Corporation

811 E. 10th Street Sioux Falls, SD 57103

When recorded mail to:

My Commission Expires

My Commission Expires January 10, 1998

Western Title

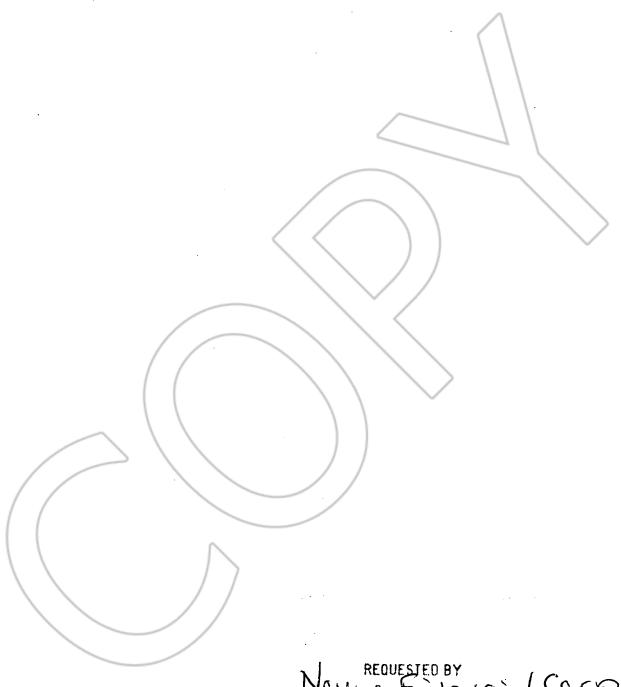
Attn: De'Anna Moseley

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 are
wife, as joint tenants 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 BY: 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 seakRISTIN E. WIEMAN  Notary Public  SEAL SOUTH DAYS SEAL

**378932**BK 0 | 96 PG 2 3 7 7



NOVUS FINANCIS COMP

IN OFFICIAL RECORDS OF

DOUGLAS CO., NEVADA.

'96 JAN 16 A10:03

378932 BKO196PG2378 LINDA SLATER
RECORDER

PAID DEPUTY