

Recording Requested By: NOVUS Financial Corporation
4909 East 26th Street
Sioux Falls, SD 57103

When recorded mail to: Western Title Company
1626 Highway 395
Minden, NV 89449

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, the undersigned NOVUS FINANCIAL CORPORATION,
is the Beneficiary
and GEORGE EDWARDS ABRAMS and CHERYL JEAN ABRAMS are
the trustors under that certain Deed of Trust dated June 13, 1995 and
recorded June 20, 1995 in Book 0695 Page 2996,
Instrument No. 364424 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
whose address is 4909 E. 26th 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 July 11, 1996

NOVUS FINANCIAL CORPORATION

BY: Dayna M. Syverson
Dayna M. Syverson, Asst. Secretary

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

On July 11, 1996, before me the undersigned, a Notary Public in
and for said state, Personally appeared Dayna M. Syverson,
known to me to be the Asst. Secretary, 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 KRISTIN E. WIEMAN
Notary Public
My Commission Expires



My Commission Expires January 10, 1998

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COPY

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER
\$11.00 PAID *KS* DEPUTY