

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, the undersigned NOVUS Credit Services, Inc. f/k/a
Sears Consumer Financial Corporation a
Delaware corporation is the Beneficiary, Robert G. Williams
III and Martha Williams, HWJT
are the Trustors, and Lawyers Title
is designated as the Trustee under that certain Deed of Trust dated 3-27-87
and recorded in the Recorder's Office of Douglas County, in the State
of Nevada, in book 487 of records, on page 2323, as
document number 153474, concerning property described as follows:

commonly known as: 220 Candy Dance Lane, Genoa, NV 89411
real estate tax index number(s): N/A; and

WHEREAS, it is the desire of the Beneficiary to designate a new Trustee under said Deed of Trust.

NOW, THEREFORE, the undersigned hereby substitutes NOVUS Credit Services, Inc. f/k/a
Sears Consumer Financial Corporation
whose address is 4909 E. 26th St.
Sioux Falls, SD 57110 as Trustee under said Deed of Trust and said substituted
Trustee does hereby remise, release and reconvey, without warranty unto the person or persons
legally entitled thereto, all of the estate in the premises described in said Deed of Trust and the
record thereof as hereinabove described.

IN WITNESS WHEREOF, the said NOVUS Credit Services, Inc. f/k/a Sears
Consumer Financial Corporation has
caused this instrument to be signed by its Asst. Secretary this 1st day
of December, 1997.

WITNESSES:

N/A
N/A

NOVUS CREDIT SERVICES, INC. F/K/A
SEARS CONSUMER FINANCIAL CORPORATION

By: [Signature]
DAVID M. SMITH (name and title) ASST.
SECRETARY

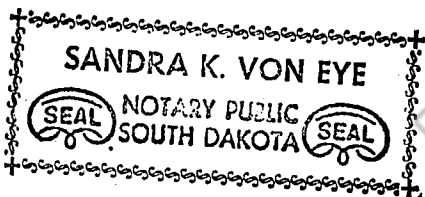
This document was prepared by: Kristin Wieman
4909 E. 26th St., Sioux Falls, SD 57110
(name and address)

After recording mail to: Mr. & Mrs. Robert Williams III
PO Box 17, Genoa, NV 89411
(name and title)

STATE OF SOUTH DAKOTA)
) SS
COUNTY OF MINNEHAHA)

I, Sandra K. Von Eye, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that David M. Smith personally known to me to be the Asst. Secretary of NOVUS Credit Services, Inc. f/k/a Sears Consumer Financial Corporation, a Delaware corporation, subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that such Asst. Secretary signed and delivered the said instrument as his/her free and voluntary act, and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 1st day of December, 1997.



Sandra K. Von Eye
Notary Public

My Commission Expires December 27, 2003
Commission Expires: _____

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

'97 DEC -8 110:56

LINDA SLATER
RECORDER
\$ 11.00 PAID K2 DEPUTY