

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, the undersigned NOVUS Financial Corporation a Delaware corporation is the Beneficiary, KIM KARL COUGHTRY and MARLA J. COUGHTRY HUSBAND AND WIFE AS JOINT TENANTS are the Trustors, and WESTERN TITLE is designated as the Trustee under that certain Deed of Trust dated 7-18-97 and recorded in the Recorder's Office of Douglas County, in the State of Nevada, in book 0797 of records, on page 4327, as document number 0417961, concerning property described as follows:

commonly known as: 2678 Stewart Ave., Minden, NV 89423  
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 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 Financial Corporation has caused this instrument to be signed by its Asst. Secretary this 23rd day of January, 1998.

WITNESSES:

N/A  
N/A

NOVUS 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: Stewart Title of Carson City  
111 W. Proctor St., Carson City, NV 89703  
(name and title)

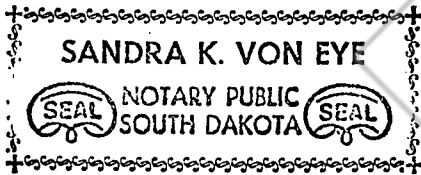
STATE OF SOUTH DAKOTA )

) 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 Financial Corporation, a Delaware corporation, subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that such David M. Smith 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 23rd day of January, 1998.



Sandra K. Von Eye  
Notary Public

Commission Expires: My Commission Expires December 27, 2003

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

'98 FEB -2 A11:26

LINDA SLATER  
RECORDER  
\$11.00 PAID ks DEPUTY

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