

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, the undersigned NOVUS Financial Corporation a Delaware corporation is the Beneficiary, Frank M Benvenuto and Roberta A Benvenuto are the Trustors, and Western Title is designated as the Trustee under that certain Deed of Trust dated 7/12/96 and recorded in the Recorder's Office of Douglas County, in the State of Nevada, in book 796 of records, on page 3071, as document number 392419, concerning property described as follows:

commonly known as: 272 Cheyenne Wy Zephyr Cove, NV 89448
real estate tax index number(s): na; 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 Vice President this 16 day of Nov, 1998.

WITNESSES:

N/A
N/A

NOVUS FINANCIAL CORPORATION
By: [Signature]
Dayna M Syverson (name and title) VICE PRESIDENT

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

After recording mail to: Frank and Roberta Benvenuto
272 Cheyenne Wy
Zephyr Cove, NV 89448
(name and title)

STATE OF SOUTH DAKOTA)
) SS
COUNTY OF MINNEHAHA)

I, Rhonda Wheeler, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Dayna M Syverson personally known to me to be the Vice President of NOVUS Financial Corporation, a Delaware corporation, subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that such Dayna M Syverson 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 16 day of Nov, 1998.



Rhonda Wheeler
Notary Public
My Commission Expires Mar. 27, 1999
Commission Expires: _____

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

'98 NOV 20 11:08

0454644

LINDA SLATER
RECORDER
\$11.00 PAID to DEPUTY

BK 1198 PG 49 11

✓ NOVUS FINANCIALSM

A Dean Witter, Discover Company

4909 East 26th Street Sioux Falls, South Dakota 57110