

ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned,
NOVUS FINANCIAL CORPORATION, whose address
is 2500 Lake Cook Road - 3W, Riverwoods, IL 60015, (assignor),
by these presents does convey, grant, sell, assign, transfer and set
over the described mortgage/deed of trust together with the certain
note(s) described therein together with all interest secured thereby,
all liens, and any rights due or to become due thereon to

**Norwest Bank Minnesota, National Association, as Indenture
Trustee for NOVUS Home Equity Loan Trust 1999-MS1**

Said Mortgage made by:

KIRK ZIMMER

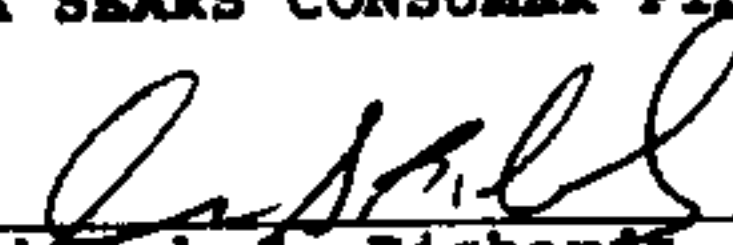
and recorded in Real Property in Mortgage Book , page
and/or Doc # 1995-33008 of the records in the office of
the Judge of Probate of SHELBY County, Alabama.

dated: 04/23/99

NOVUS FINANCIAL CORPORATION

F/K/A SEARS CONSUMER FINANCIAL CORPORATION OF DELAWARE
(seal)

By:


Deborah S. Richards
Vice President

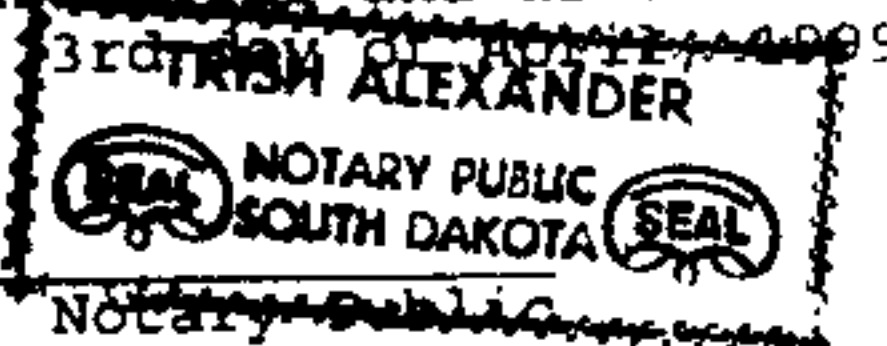
The State of SOUTH DAKOTA
County of MINNEHAHA

I, the undersigned authority, a notary public in and for said County
and State, hereby certify that Deborah S. Richards
whose name as Vice President of

NOVUS FINANCIAL CORPORATION

F/K/A SEARS CONSUMER FINANCIAL CORPORATION OF DELAWARE

a corporation, is signed to foregoing conveyance and who is known
to me, acknowledged before me on this day that, being informed of the
contents of the conveyance, he, as such officer and with full authority,
executed the same voluntarily for and as the act of said corporation.
Given under my hand this 23rd day of April, 1999




Trish Alexander

My commission expires: 05/21/2004

Prepared by:

M. Hoy/NTC, 101 N. Brand #1800, Glendale, CA 91203 (800)346-9152

When Recorded Return to:
Nationwide Title Clearing
101 N. Brand Blvd. #1800
Glendale, CA 91203

NOVAS GM 75GM

Inst # 1999-41194

10/04/1999-41194
12:44 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SMA 8.50