

STATE OF NEVADA
COUNTY OF LINCOLN

0000565388 RBMG #
May 10, 2001

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

RBMG, Inc., the owner and holder of the Note secured by Deed of Trust dated October 9, 2000 made DAVID A HENSON (Trustor), given PENNINGTON MORTGAGE, INC. (Trustee), for the benefit of COW COUNTY TITLE COMANY (Beneficiary), which Deed of Trust was recorded in the Office of the County Recorder of the County of LINCOLN, Nevada as Book #: 151 Page #: 238 recorded on October 10, 2000 and substitutes RBMG, Inc., as Trustee in lieu of the above named Trustee under said Deed of Trust.

RBMG, Inc. hereby accepts said appoint as Trustee under said Deed of Trust and, as successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey to the PERSON OR PERSONS LEGALLY ENTITLED THERETO, but without warranty, all the estate, title and interest now held by it under said Deed of Trust.

PROPERTY DESCRIPTION:
SEE ATTACHED LEGAL DESCRIPTION

Tax # 06-241-55

As Beneficiary and Substitute Trustee:
RBMG, Inc.

BY: A. Holman
A. Holman
Vice President

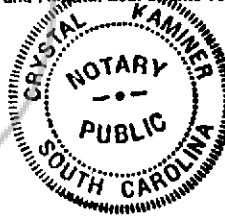


STATE OF SOUTH CAROLINA
COUNTY OF RICHLAND

On this 10TH day of May, 2001 personally appeared before me, A Notary Public in and for said County and State, A Holman, Vice President known to me to be the person (or proven to me on the basis of satisfactory evidence) described in and who executed the same freely and voluntarily and for uses and purposes mentioned therein.

IN WITNESS WHEREOF said owner and said Substitute Trustee have caused this instrument to be executed by their duly authorized officer. I have hereunto set my hand and Notary Seal on this 10TH day of May, 2001.

Crystal Kaminer
Crystal Kaminer, Notary Public
My Commission Expires 2-10-2002



Prepared By & Return To: Resource Bancshares Mortgage Group, Inc. } Attn: Abby Ray/
7909 Parkland Rd., Columbia, SC 29223 } Investor Service

NO. **116360**

FILED AND RECORDED AT REQUEST OF

RBMG, INC.

MAY 22, 2001

AT 01 MINUTES PAST 1 O'CLOCK

PM IN BOOK 155 OF OFFICIAL

RECORDS PAGE 179 LINCOLN

COUNTY, NEVADA

Julie Boucher
COUNTY RECORDER

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