Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
V2008-3416
REO #8044023870

Davidson County DEEDWARR
Recvd: 09/03/04 11:00 4pgs
Fees:23.00 Taxes:170.20
20040903-0106952

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 30 day of August 2004, by NationsCredit Financial Services, Grantor, by its duly authorized attorney in fact.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Sean Rosinbum, Grantee, the following land in Davidson County, Tennessee:

Land in Davidson County, Tennessee, being Lot No. 10 of Block DD: on the revised plan of Fairview Subdivision, as of record in Book 1130, Page 54, Register's Office for said county.

Being the same property conveyed to NationsCredit Financial Services by Quitclaim Deed from Fairbanks Capital Corp., filed for record 9 · 3 _____ 2004, as instrument number 20040903 0106950 Registers Office for Davidson County, Tennessee.

Commonly known as: 4023 Cedar Circle, Nashville, TN 37218.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto Grantee and unto his heirs and assigns forever.

Grantor covenants that it is seized and possessed of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise.

IN WITNESS WHEREOF, this indenture is executed in the name of the Grantor on the day and year first above written.

NationsCredit Financial Services, by its duly authorized attorney-in-fact, Select Portfolio Servicing Inc., F/K/A Fairbanks Capital Corp.

BY: _____

DAVID FRANCIS, DOC. CONTROL OFFICER

See attached Exhibit A

Acknowledgment

SELECT PORTFOLIO SERVICING, INC Corporate 1989 SEAL UTAH

State of Utah

)ss.

County of Salt Lake

On this day before me, a Notary Public, personally appeared _____, **to me personally well-known, who acknowledged that he/she is the** DAVID FRANCIS, DOC. CONTROL OFFICER **of Select Portfolio Servicing Inc., f/k/a Fairbanks Capital Corp., a corporation, as attorney-in-fact for NationsCredit Financial Services, a corporation, and that he/she, as such officer, being authorized so to do, has executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation as such attorney-in-fact by himself/herself as such officer.**

Witness my hand and seal this 20 **day of August 2004.**

Emma Shaner

Notary Public

My commission expires:

_____

(Seal)

Notary Public
EMMA SHANER
3615 South West Temple
Salt Lake City, Utah 84115
My Commission Expires
April 22, 2007
State of Utah

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, $46,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Sean Rosinbum

Affiant

Subscribed and sworn to before me this 1st day of September 2004.

Mary Jayne Masters

Notary Public

My commission expires:

_____

(Seal)

MARY JAYNE MASTERS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires SEPT. 23, 2007

Property owner and party responsible for payment of taxes:
Sean Rosinbum
~~**4023 Cedar Circle**~~ 7841 Rocky Fork Rd
~~**Nashville, TN, 37218**~~ Smyrna, TN 37617

Map No. 58-16-12.00

Return to:

Associates Closing & Title – HURON
11501 Huron Lane
Little Rock, AR 72211

Exhibit A

RECEIVED

MAY 19 2004

JVB

UT. DIV. of CORP. & COMM. CODE

05-19-04/1:06 RCVD

ARTICLES OF AMENDMENT TO THE AMENDED ARTICLES OF INCORPORATION OF FAIRBANKS CAPITAL CORP.

Fairbanks Capital Corp., a Utah corporation (the "Corporation"), submits these Articles of Amendment pursuant to the provisions of Section 16-10a-1006 of the Utah Revised Business Corporation Act, as amended (the "Act"):

1. The name of the Corporation is Fairbanks Capital Corp.

2. The Corporation's Amended Articles of Incorporation are hereby amended by changing Article I so that, as amended, it reads in its entirety as follows:

ARTICLE I

The name of the Corporation shall be: Select Portfolio Servicing, Inc.

3. As permitted by Section 16-10a-123 of the Act, the effective date of this amendment shall be June 30, 2004.

4. Upon recommendation by the Board of Directors, on May 10, 2004, the sole shareholder of the Corporation, holding all of the Corporation's 119,048 issued and outstanding shares, approved the proposed amendment, which approval was sufficient for approval of the amendment under the Act.

DATED: May 18, 2004.

Gregory E. Hamner, Secretary

Date: 05/19/2004
Receipt Number: 1156312
Amount Paid: $27.00

374030.1