Davidson County DEEDWARR
Recvd: 09/27/04 12:33 4pgs
Fees:23.00 Taxes:86.95
20040927-0116071

Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
V2008-3422
2026988929

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 14 day of September, 2004, by Manufacturers & Traders Trust Company, One M&T Plaza, Buffalo, NY 14203-2399, Trustee for Securitization Series 1996-4, Agreement dated 12-4-96, Grantor, by its duly authorized attorney in fact, Select Portfolio Servicing, Inc. F/K/A Fairbanks Capital Corp.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Dale Erickson and Anne M. Erickson, Grantees, the following land in Davidson County, Tennessee:

Land in Davidson County, Tennessee, being Lot Number 7 on the Map of Bransford Realty Company's Subdivision of the McWhirter Tract, etc., of record in Book 421, Page 52, Register's Office for said County.

Being the same property conveyed to Manufacturers & Traders Trust company, One M & T Plaza, Buffalo, NY 14203-2399, Trustee for Securitization Series 1996-4, Agreement dated 12-4-96 by Trustee's Deed from Robert M. Wilson, Jr., as Successor-Trustee, filed for record March 12, 2004 as instrument number 20040312-0028935, Registers Office for Davidson County, Tennessee.

Commonly known as: 610 North 9th Avenue, Nashville, TN 37206.

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 Grantees and unto their 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.

Manufacturers & Traders Trust Company, One M&T Plaza, Buffalo, NY 14203-2399, Trustee for Securitization Series 1996-4, Agreement dated 12-4-96, by its duly authorized attorney in fact, Select Portfolio Servicing, Inc. F/K/A Fairbanks Capital Corp.

BY: _____

JO FRANCIS DOC CONTROL OFFICER

See attached Exhibit

SELECT PORTFOLIO SERVICING, INC. Corporate 1989 SEAL UTAH

Acknowledgment

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** JO FRANCIS DOC CONTROL OFFICER _____ **of Select Portfolio Servicing, Inc. F/K/A Fairbanks Capital Corp., a corporation, as attorney-in-fact for Manufacturers & Traders Trust Company, 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 14 **day of September, 2004.**

Emma Shaner

Notary Public

Notary Public
EMMA SHANER
3815 South West Temple
Salt Lake City, Utah 84115
My Commission Expires
April 22, 2007
State of Utah

My commission expires:

_____

(Seal)

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, $ 23,500.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

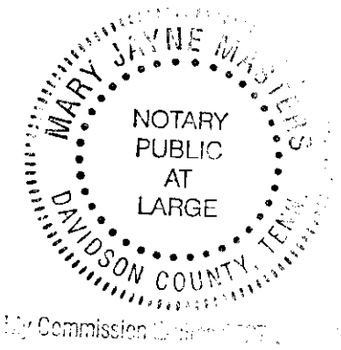
Dale Erickson
Affiant

Subscribed and sworn to before me this 14th day of September, 2004.

Mary Jayne Masters
Notary Public

My commission expires:

9-22-07
(Seal)



Property owner and party responsible for payment of taxes:
Dale Erickson & Anne M. Erickson
208 BONNABROOK DR.
HERMITAGE, TN 37076

Map No. 082-08-0-070.00

Return to:

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

Exhibit A

RECEIVED
MAY 19 2004
UT. DIV. of CORP. & COMM. CODE

JVB

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

05-19-04 13:36 RCVD

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