Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
V3213-110
REO# 8736015507

Davidson County DEEDWARR
Recvd: 02/10/05 10:02 4 pgs
Fees:23.00 Taxes:342.25
20050210-0015422

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 27th day of January 2005, by The Bank of New York, as trustee for the holders of the EQCC Asset Backed Certificates, Series 2001-2, Grantor, by its duly authorized attorney in fact.

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

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

Land in Davidson County, Tennessee, being Lot No. 286 on the Plan of Colewood Acres, Section 4, of record in Book 4175 at Page 144, Register's Office of said County.

Said Lot No. 280, which is a corner lot, from 70 feet on the southeasterly margin of Brenda Lane and fronts 85.0 feet on the southwesterly margin of Sheila Drive, said frontage being joined by a curve having a length of 39.27 feet, and extends back 120.8 feet on the southeasterly line and 141.3 feet on the southwesterly line to a point of intersection.

Being the same property conveyed to The Bank of New York, as trustee for the holders of the EQCC Asset Backed Certificates, Series 2001-2 by Trustee's Deed from Christopher L. Palmer, successor trustee, filed for record December 16, 2004 as instrument number 20041216-0149819, Register's Office for Davidson County, Tennessee.

Commonly known as: 163 Brenda Lane, Antioch, TN 37013.

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.

The Bank of New York, as trustee for the holders of the EQCC Asset Backed Certificates, Series 2001-2, by its duly authorized attorney in fact, Select Portfolio Servicing, Inc. f/k/a Fairbanks Capital Corp.

BY: Valina Radtke

VALINA RADTKE, DOC. CONTROL OFFICE

IT'S: See attached Exhibit A

SELECT PORTFOLIO SERVICING, INC. Corporate 1989 SEAL UTAH

Acknowledgment

State of Utah

County of Salt Lake **ss.**

On this day before me, a Notary Public, personally appeared VALINA RADTKE, DOC. CONTROL OFFICER **to me personally well-known, who acknowledged that he/she is the** _____ **of Select Portfolio Servicing, Inc. f/k/a Fairbanks Capital Corp., a corporation, as attorney-in-fact for The Bank of New York, as trustee for the holders of the EQCC Asset Backed Certificates, Series 2001-2, 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 21 **day of January 2005.**

Emma Shaner

Notary Public

My commission expires:

_____

Notary Public
EMMA SHANER
3815 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, $92,500.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Mary McDonald
Affiant

Subscribed and sworn to before me this 27 day of January 2005.

Arbunes Collins
Notary Public

My commission expires:

_____
(Seal)

ARBUNES COLLINS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 24, 2009

Property owner and party responsible for payment of taxes:
E.B. Hill
C/O William T. Hill, Atty
Am South Center, Suite 1230
315 Deadrick St
Nashville, TN 37238
Map No. 162-02-0 244.00

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

RECEIVED

Exhibit A

MAY 19 2004

JVB

UT. DIV. of CORP. & COMM. CODE

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. Hanner, Secretary

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

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

374030.1

04-19-04 10:31 RCVD