

WHEN RECORDED RETURN TO:  
Fairbanks Capital Corp.  
Document Control Department  
P.O. Box 65250  
Salt Lake City, UT 84165-0250

8320693  
08/13/2002 03:13 PM 14.00  
Book - 8632 Pg - 3324-3326  
GARY W. OTT  
RECORDER, SALT LAKE COUNTY, UTAH  
FAIRBANKS CAPITAL CORP  
PO BOX 65250  
SLC UT 84165  
BY: ZJM, DEPUTY - WJ 3 P.

NATIONSCREDIT POWER OF ATTORNEY

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8320693

KNOW ALL MEN BY THESE PRESENTS, that NationsCredit Financial Services Corporation (hereinafter referred to as NationsCredit) successor by merger to the respective corporations listed in Exhibit A, does hereby make, constitute and appoint, irrevocably, Fairbanks Capital Corp. (hereinafter referred to as Fairbanks) or any of its authorized agents, employees, or representatives, its true and lawful attorneys for it and in its name, place and stead, to collect and receive all sums of money, debts, due accounts, interest and demands whatsoever as are now or shall hereafter become due, owing or payable solely with respect to the Mortgage Loans whose servicing has been transferred from NationsCredit to Fairbanks pursuant to that certain Purchase and Sale Agreement dated as of December 31, 2001, and does authorize and appoint the above-named attorneys to execute, sign, deliver and acknowledge such receipts, releases, reconveyances and satisfactions of mortgage, judgments and other debts, and such other instruments in writings of whatever kinds and nature as may be necessary or proper for said premises.

NationsCredit further grants its said above-named attorneys the right (i) to endorse its name on any endorsements, allonges, lost note affidavits, assignments of mortgage, checks, notes, drafts or bills of exchange representing any payment upon any of the Mortgage Loans, (ii) to execute documents on behalf of NationsCredit in connection with any bankruptcy or receivership of a mortgagor with respect to a Mortgage Loan, (iii) to execute on behalf of NationsCredit any documents necessary to carry out foreclosure of any mortgaged property securing a Mortgage Loan, (iv) to execute on behalf of NationsCredit any necessary documents to effectuate an eviction, unlawful detainer or similar dispossessory proceeding with respect to a Mortgage Loan and (v) to execute on behalf of NationsCredit any documents for the offer, listing, closing of sale and conveyance of real estate owned property acquired with respect to a defaulted Mortgage Loan, in each instance giving and granting unto its said attorneys full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done for said premises in its capacity as owner and holder or prior servicer of the Mortgage Loans, as fully to all intents and purposes as it might or could do if personally present in its capacity with respect to the Mortgage Loans, with full power of substitutions or revocations, hereby ratifying and confirming all that its said attorneys, or their substitute or substitutes, shall lawfully do or cause to be done by virtue of these presents. This is a power coupled with an interest.

[SIGNATURE AND ACKNOWLEDGMENT ON FOLLOWING PAGE]



**FILED**

DEC 07 2009

PEGGY HOLINGA KATONA  
LAKE COUNTY AUDITOR

17795A

20<sup>th</sup>  
OK #3624  
CP  
E

BK8632PG3324

Exhibit A

1. EquiCredit Corporation of Arizona
2. EquiCredit Corporation of Arkansas
3. California/EquiCredit Corporation
4. EquiCredit Corporation of Colorado
5. EquiCredit Corporation of Connecticut
6. EquiCredit Corporation of Delaware
7. EquiCredit Corporation of Florida
8. EquiCredit Corporation of Alabama and Mississippi
9. EquiCredit Corporation of Georgia
10. EquiCredit Corporation of Idaho
11. EquiCredit Corporation of Illinois
12. EquiCredit Corporation of Indiana
13. EquiCredit Corporation of Iowa
14. EquiCredit Corporation of Kentucky
15. EquiCredit Corporation of Louisiana
16. EquiCredit Corporation of Maine
17. EquiCredit Corporation of Maryland
18. EquiCredit Corporation of Massachusetts
19. EquiCredit Corporation of Michigan
20. EquiCredit Corporation of Minnesota
21. EquiCredit Corporation of Missouri
22. EquiCredit Corporation of Nebraska
23. EquiCredit Corporation of Nevada
24. EquiCredit Corporation of New Jersey
25. EquiCredit Corporation of New Mexico
26. EquiCredit Corporation of New York
27. EquiCredit Corporation of North Carolina
28. EquiCredit Corporation of Ohio
29. EquiCredit Corporation of Oklahoma
30. EquiCredit Corporation of Oregon
31. EquiCredit Corporation of Pennsylvania
32. Rhode Island/EquiCredit Corporation
33. EquiCredit Corporation of South Carolina
34. EquiCredit Corporation of Tennessee
35. EQCC of Tennessee, Inc.
36. EquiCredit Corporation of Texas
37. EquiCredit Corporation of Utah
38. EquiCredit Corporation of Vermont
39. EquiCredit Corporation of Virginia
40. EquiCredit Corporation of Washington
41. EquiCredit Mortgage Loan Company
42. EquiCredit Corporation of District of Columbia
43. EquiCredit Corporation of West Virginia
44. EquiCredit Corporation of Wisconsin

BK 8632 PG 3325

IN WITNESS WHEREOF the Trustee has hereunto caused this Limited Power of Attorney to be executed by its duly authorized representatives on this 30<sup>th</sup> day of July 2002.

NATIONSCREDIT FINANCIAL SERVICES CORPORATION

By: James B. Dodd  
Name: James B. Dodd  
Title: SVP

WITNESS:  
By: Sherry Poole  
Name: Sherry Poole  
Title:

WITNESS:  
By: Debra Lynn Ham  
Name: Debra Lynn Ham  
Title: Assistant Secretary

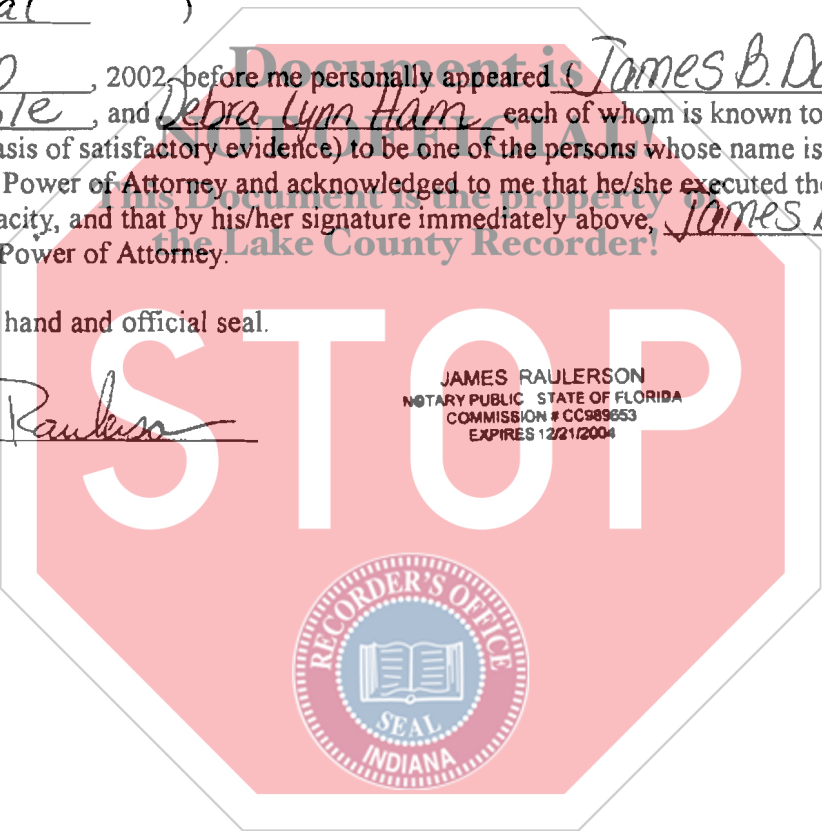
STATE OF Florida )  
COUNTY OF Dual ) ss

On July 30, 2002, before me personally appeared James B. Dodd, Sherry Poole and Debra Lynn Ham, each of whom is known to me (or proved to me on the basis of satisfactory evidence) to be one of the persons whose name is subscribed to the preceding Limited Power of Attorney and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature immediately above, James B. Dodd executed this Limited Power of Attorney.

WITNESS my hand and official seal.

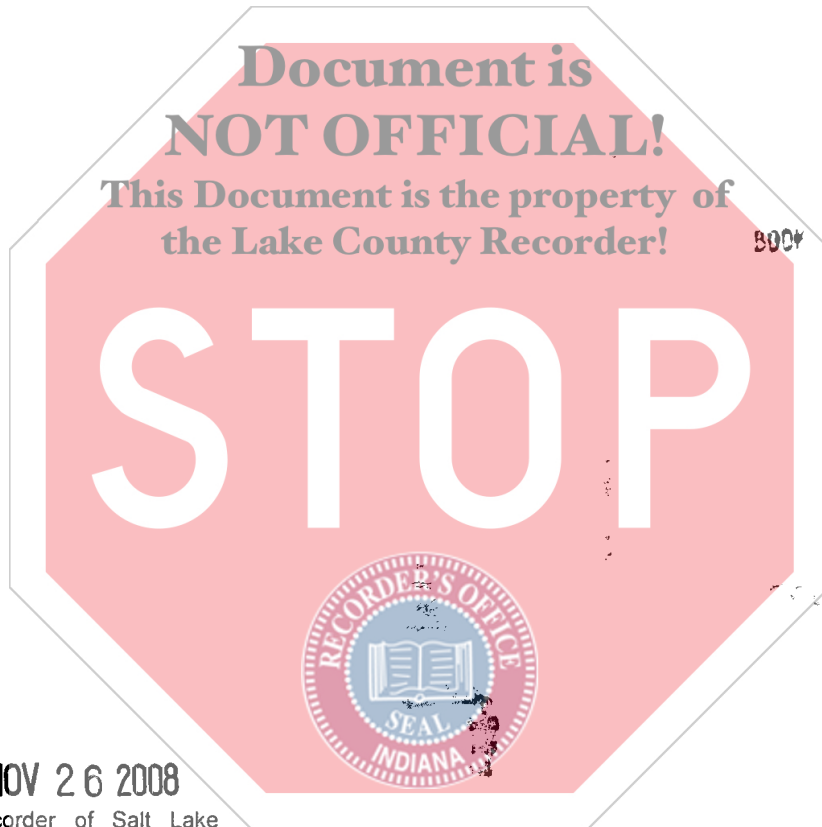
James Raulerson  
Notary Public

JAMES RAULERSON  
NOTARY PUBLIC STATE OF FLORIDA  
COMMISSION # CC989653  
EXPIRES 12/21/2004



BK 8632 PG 3326

SB HOLDINGS LLC  
5103 S. SHERIDAN, SUITE 710  
TULSA, OK 74145-7627



BOOK 15 PAGE 445

JANICE ELLIFRITT COX  
DODDRIDGE County 01:40:24 PM  
Instrument No 101391  
Date Recorded 04/23/2009  
Document Type P/A  
Book-Page 15-442  
Recording Fee \$5.00  
Additional \$6.00

State of Utah  
County of Salt Lake

NOV 26 2008

I, the undersigned Recorder of Salt Lake County, Utah do hereby certify that by law I have the custody of a seal and all papers, documents, records and other writings required or permitted by law to be recorded and that the annexed and foregoing is a true and full copy of an original document on file as such Recorder

Witness my hand and seal of said Recorder this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_

GARY W. OTT, RECORDER

*Amanda Garay*  
Amanda Garay

RECEIVED

MAY 19 2004



ARTICLES OF AMENDMENT TO THE UT. DIV. OF CORP. & COMM. CODE

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"):

05-19-04 11:05 PM

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**  
**NOT OFFICIAL!**

The name of the Corporation shall be: Select Portfolio Servicing, Inc.  
**the Lake County Recorder!**

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*  
Gregory E. Hamner, Secretary

Date: 05/19/2004  
Receipt Number: 1156312  
Amount Paid: 527.00