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Assessor's/Tax ID No. 1220-21-610-106

Recording Requested By:  
ALTA REAL ESTATE SERVICES, INC.

When Recorded Return To:

✓ ALTA REAL ESTATE SERVICES, INC  
P.O. BOX 551170  
ATTN: RECONVEYANCE DEPT.  
JACKSONVILLE, FL 32255

REQUESTED BY  
*Select Portfolio*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2004 OCT -4 AM 8:59

WERNER CHRISTEN  
RECORDER

\$19<sup>00</sup> PAID *K 2* DEPUTY



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

ALTA REAL ESTATE SERVICES, INC. #:0003871795 "OVRID" Lender ID:S50/400046657  
Douglas, Nevada PIF: 08/04/2004

U.S. Bank National Association, as Trustee for Home Equity Asset Trust Series 2002-4, by SELECT PORTFOLIO SERVICING, INC. F/K/A Fairbanks Capital Corp. as Attorney in Fact is the Owner and Holder of the Note secured by the Deed of Trust Dated: 07/12/2002, made by JOHN W. OVRID AND MICKIE J. OVRID, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with FIRST AMERICAN TITLE CO as Trustee, for the benefit of FREMONT INVESTMENT & LOAN as Beneficiary, which said Deed of Trust was recorded 07/19/2002 in the Office of the County Recorder of Douglas State of Nevada, in Book/Reel/Liber: 0702 Page/Folio: 06119 as Instrument No.: 0547564 wherein said Owner and Holder hereby substitutes SELECT PORTFOLIO SERVICING, INC. F/K/A FAIRBANKS CAPITAL CORP. as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address : 1418 LEONARD RD, GARDNERVILLE, NV 89410

IN WITNESS WHEREOF, U.S. Bank National Association, as Trustee for Home Equity Asset Trust Series 2002-4, by SELECT PORTFOLIO SERVICING, INC. F/K/A Fairbanks Capital Corp. as Attorney in Fact 10401 DEERWOOD PARK BLVD., JACKSONVILLE, FL 32256 as owner and SELECT PORTFOLIO SERVICING, INC. F/K/A FAIRBANKS CAPITAL CORP. P.O. BOX 551170, JACKSONVILLE, FL 32255 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

\*BSA\*BSAFLCC\*09/21/2004 08:05:30 AM\* FLCC01FLCC00000000000000000630078\* NVDOUGL\* 0003871795 NVDOUGL\_TRUST\_SUB \*BSA\*BSAFLCC\*

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BK1004PG00848

U.S. Bank National Association, as Trustee for Home Equity Asset Trust Series 2002-4, by SELECT PORTFOLIO SERVICING, INC. F/K/A Fairbanks Capital Corp. as Attorney in Fact  
On September 21st, 2004

By: *M Jones*  
M. Jones, Document Control Officer

STATE OF Florida  
COUNTY OF Duval

On September 21st, 2004, before me, LORIE CARTER, a Notary Public in and for Duval in the State of Florida, personally appeared M. Jones, Document Control Officer, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

*Lorie Carter*  
LORIE CARTER  
Notary Expires: 02/02/2008 #DD255076



(This area for notarial seal)

SELECT PORTFOLIO SERVICING, INC. F/K/A FAIRBANKS CAPITAL CORP. hereby accepts said appointment 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 without warranty to the person or pesons legally entitled thereto all estate now held by it under said Deed of Trust.

By SELECT PORTFOLIO SERVICING, INC. F/K/A FAIRBANKS CAPITAL CORP. as Trustee  
On September 21st, 2004

*J. Pataky*  
J. PATAKY, VICE PRESIDENT

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STATE OF Florida  
COUNTY OF Duval

On September 21st, 2004, before me, GILBERT A. HOUSE, a Notary Public in and for Duval in the State of Florida, personally appeared J. PATAKY , VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,



GILBERT A. HOUSE

Notary Expires: 06/25/2008 #DD330420



GILBERT A. HOUSE  
NOTARY PUBLIC - STATE OF FLORIDA  
COMMISSION # DD330420  
EXPIRES 6/25/2008  
BONDED THRU 1-888-NOTARY1

(This area for notarial seal)

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