

When Recorded Return To:

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



200503210046  
Skagit County Auditor

3/21/2005 Page 1 of 2 9:30AM

**Deed of Reconveyance**

ALTA REAL ESTATE SERVICES, INC. #:0002715597 "PANZERO" Lender ID:S41/3747177 Skagit, Washington PIF: 01/03/2005  
WHEREAS T.D. ESCROW SERVICES, INC. DBA T.D. SERVICE COMPANY is the present Trustee of record under  
the following described Deed of Trust:

Trustor: RONALD A. PANZERO AND KELLY R. PANZERO, HUSBAND AND WIFE  
Beneficiary: US Bank National Association as Trustee for CSFB HEAT Series 2002-2 by SELECT PORTFOLIO  
SERVICING, INC. F/K/A Fairbanks Capital Corp. as Attorney in Fact  
Original Beneficiary: MERS AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION  
Original Trustee: LAND TITLE OF SKAGIT CO.  
Dated: 03/27/2002 Recorded: 04/04/2002 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:  
200204040092 In the Records of the County Recorder of Skagit, State of Washington.

Legal: PLEASE SEE ATTACHED EXHIBIT "A", ATTACHED HERETO, WHICH REFERENCES THE  
LOST/MISSING ASSIGNMENT OF MORTGAGE BETWEEN MERS AS NOMINEE FOR MERITGAGE MORTGAGE  
CORPORATION TO U S Bank National Association as Trustee of CSFB ABS Trust Series HEAT 2002-2

Property Address: 1020 19TH STREET, ANACORTES, WA 98221

AND WHEREAS, the above said Deed of Trust has been paid in full;

NOW THEREFORE, the present Trustee having received from the present owner of the beneficial interest under  
said Deed of Trust and the obligations secured thereby a written request to reconvey by reason of the obligations  
secured by said Deed of Trust,  
DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and  
interest now held by it under said Deed of Trust, describing the land therein as more fully described in said Deed of  
Trust.


By T.D. ESCROW SERVICES, INC. DBA T.D. SERVICE COMPANY as Trustee  
On 2-18-05

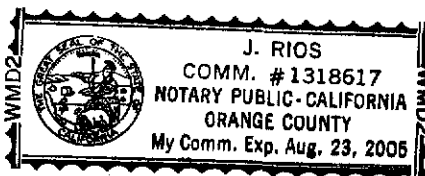
  
JULIE M. KIDDER, VICE PRESIDENT

STATE OF California  
COUNTY OF Orange

On 2-18-05, before me, J. RIOS, a Notary Public in and for Orange in the State of California, personally  
appeared JULIE M. KIDDER, 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,

  
J. RIOS  
Notary Expires: 08/23/2005 #1318617



(This area for notarial seal)

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**Exhibit "A"**

LOAN NO.: 0002715597

M. Munoz, Document Control Officer, Being duly sworn, deposes and says:

That he/she is employed with Select Portfolio Servicing, Inc., F/K/A Fairbanks Capital Corp., 10401 Deerwood Park Blvd., Jacksonville, FL 32256 and is authorized by the note holder to make this affidavit.

That notwithstanding the fact that an assignment(s) has/have not been recorded, the undersigned is the current holder and/or Custodian of the note secured by the Mortgage/Deed of Trust dated 3/27/2002 and recorded 4/4/02 as Instrument No. 200204040092, Book N/A, Page N/A, in the amount of \$146,500.00, wherein RONALD A. PANZERO AND KELLY R. PANZERO, HUSBAND AND WIFE is/are the Mortgagor/Trustor and MERS AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION is/are the Mortgagee/Trustee, concerning real property located in SKAGIT County, WA.

Property Address: 1020 19TH STREET, ANACORTES, WA 98221


That the undersigned below, having possession of the original Note and Mortgage/Deed of Trust described above, hereby states that the said note had been properly endorsed to U S Bank National Association as Trustee of CSFB ABS Trust Series HEAT 2002-2, 10401 Deerwood Park Blvd., Jacksonville, FL 32256. There are no further endorsements of said Note.

Legal Description: N/A

Tax ID: N/A


DATED: February 17, 2005

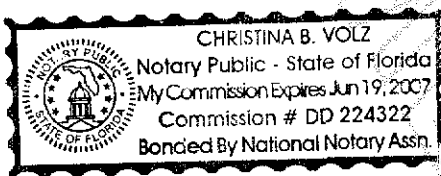
Select Portfolio Servicing, Inc., F/K/A Fairbanks Capital Corp.


  
By: M. Munoz, Document Control Officer

State of Florida        }  
County of Duval        }

On February 17, 2005, before me Christina B. Volz, notary public, personally appeared M. Munoz, Document Control Officer, of Select Portfolio Servicing, Inc. F/K/A Fairbanks Capital Corp., personally known to me (or proved to me on the basis of satisfactory evidence) to be the individual(s) whose name(s) is (are) described to the within instrument and sworn to me that he/she/they executed the same in his/her/their capacity(ies) and that by his/her/their signature(s) on the instrument, the individual(s) or the person upon behalf of which the individual(s) acted, executed the instrument and that such individual(s) made such appearance be for the undersigned in the County of Duval, State of Florida.

  
Christina B. Volz, Notary Public



Document Prepared By: S. Sullivan   
Select Portfolio Servicing, Inc., F/K/A Fairbanks Capital Corp.  
10401 Deerwood Park Blvd., Jacksonville, FL 32256

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ALTA REALESTATE SERVICES  
10401 DEERWOOD PARK BLVD.  
JACKSONVILLE, FL 32256

