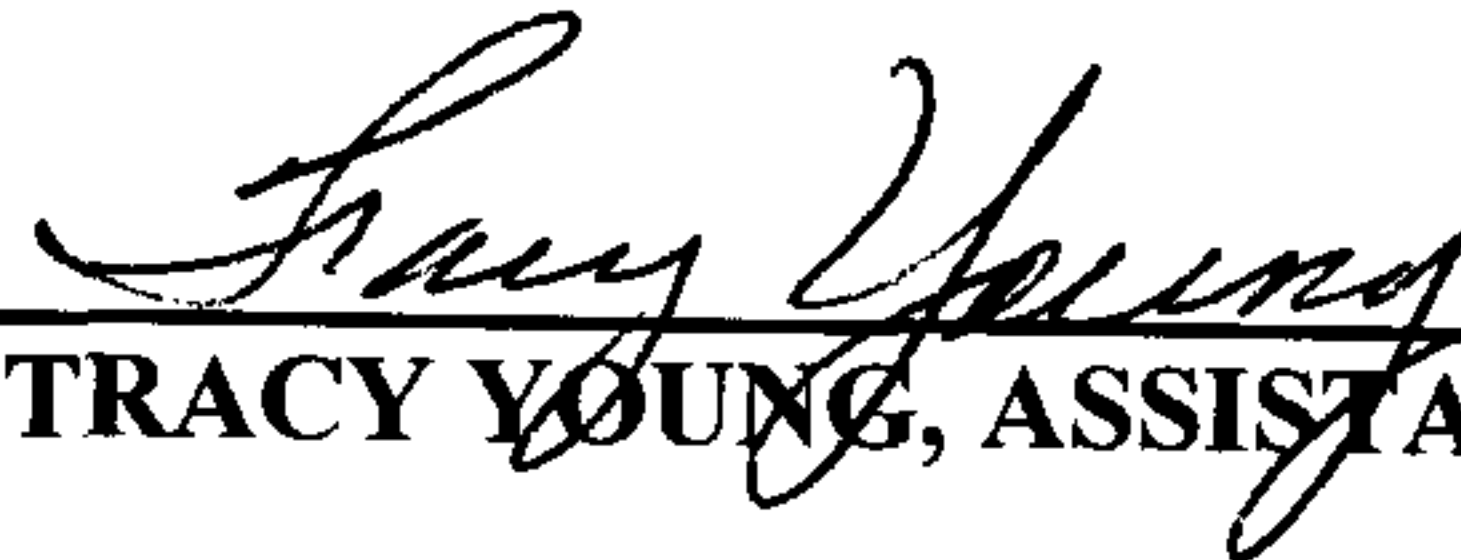


CERTIFICATE OF SATISFACTION

STATE OF ALABAMA
COUNTY OF SHELBY
LOAN# 998421234

I, **TRACY YOUNG** THE **ASSISTANT VICE PRESIDENT**, OF FLAGSTAR BANK F/K/A FIRST SECURITY SAVINGS BANK (BENEFICIARY), CERTIFY THAT THE DEBT OR OTHER OBLIGATION IN THE AMOUNT OF **\$210,000.00** SECURED BY THE DEED OF TRUST EXECUTED BY **W. DAVID MORROW AND JENNIFER MORROW, HUSBAND AND WIFE** GRANTOR(s)) TO **FIRST FEDERAL BANK** (BENEFICIARY) AND RECORDED IN INSTRUMENT# **2001-36258** IN **SHELBY** COUNTY REGISTRY WAS SATISFIED. I REQUEST THIS CERTIFICATE OF SATISFACTION BE RECORDED AND THE ABOVE-REFERENCED SECURITY INSTRUMENT BE CANCELED OF RECORD.

✓ **FLAGSTAR BANK f/k/a FIRST SECURITY SAVINGS BANK**




TRACY YOUNG, ASSISTANT VICE PRESIDENT

STATE OF: **MICHIGAN**
COUNTY OF: **OAKLAND**

I, **Nelda J. Amador**, a Notary Public for said County and State, do hereby certify that **Tracy Young**, (name) **Assistant Vice President** (title) of **Flagstar Bank, FSB f/k/a First Security Savings Bank, FSB** personally appeared before me this day and acknowledged the due execution of the foregoing instrument for and in behalf of said corporation.

Witness my hand and official seal, this the **30TH** day of **JANUARY 2003**.

(SEAL)



NOTARY PUBLIC, Nelda J. Amador
Oakland County, Michigan

NELDA J. AMADOR
Notary Public, Oakland County, MI
My Commission Expires Dec. 29, 2005

My Commission Expires: **December 29, 2005**