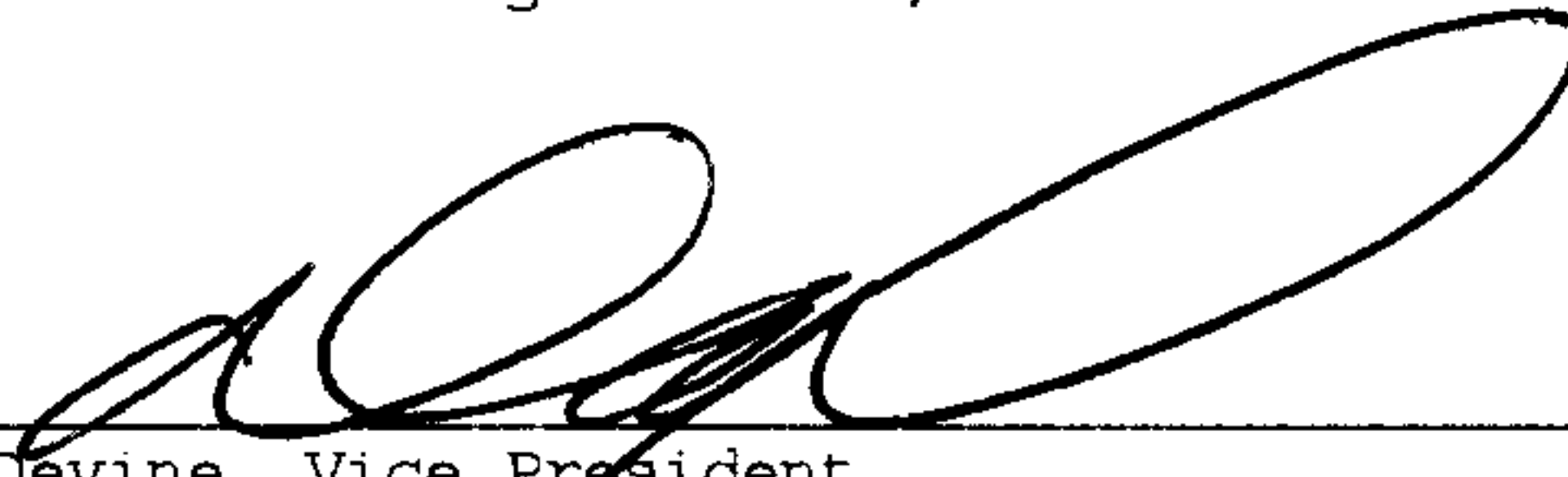


CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF SHELBY
Loan No. 998720887

I, Dave Devine, the Vice President, of Mortgage Electronic Registration Systems, Inc., as Nominee for Flagstar Bank, FSB (Beneficiary), certify that the debt or other obligation in the amount of \$93,900.00 secured by the deed of trust executed by WILLIAM M ALFORD, AN UNMARRIED MAN (Grantors) to MERS, AS NOMINEE FOR MORTGAGESOUTH, LLC (Beneficiary) and recorded in Book , Page , in instrument# 20020509000218350 in SHELBY County Registry was satisfied. I request this certificate of statisfaction be recorded and the above-referenced security instrument be cancelled of record.

Mortgage Electronic Registration Systems, Inc.
as Nominee for Flagstar Bank, FSB



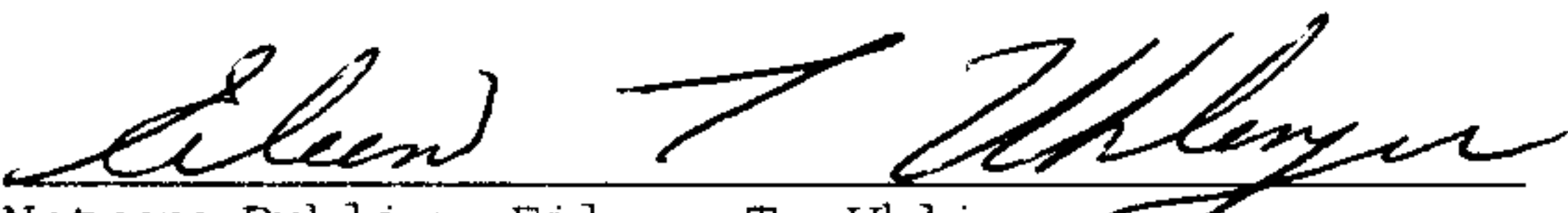
Dave Devine, Vice President

STATE OF MICHIGAN
COUNTY OF OAKLAND

I, Eileen T. Uhlinger, a Notary Public for said County and State, do hereby certify that Dave Devine, Vice President of Mortgage Electronic Registration Systems, Inc., as Nominee for Flagstar Bank, FSB personally apeared before me this day and acknowledged the due execution of the foregoing instrument for and in behalf of said corporation.

Witness my hand and offical seal, this the 13 day of APRIL, 2004.

(SEAL)



Notary Public, Eileen T. Uhlinger
Wayne, acting in Oakland County, Acting in Oakland County

My commission Expires: 01/18/2006