

CERTIFICATE OF SATISFACTION

STATE OF ALABAMA, COUNTY OF SHELBY Loan No. 500259930

I, Kathy Dettloff, the Vice President, of Mortgage Electronic Registration Systems, Inc. (Beneficiary), certify that the debt or other obligation in the amount of \$41,950.00 secured by the deed of trust executed by JAMES R DAVIS (Grantors) to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR SOUTHERN CAPITAL RESOURCES INC. (Beneficiary) and recorded in Mortgage Book , Page , in instrument# 20040915000513710 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.

Dettlof, Vice President

STATE OF MICHIGAN COUNTY OF OAKLAND

I, Nelda J. Amador, a Notary Public for said County and State, do hereby certify that Kathy Dettloff, Vice President of Mortgage Electronic Registration Systems, Inc., 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 30 day of APRIL, 2007.

(SEAL)

Notary Public, Nelda J. Amador

NELDA J. AMADOR Oakland County Acting in Oakland County Notary Public, State of Michigan County of Oakland

My Commission Expires 12/29/2012 Acting in the County of Oakland

WHEN RECORDED RETURN TO:

JAMES R DAVIS 6020 TERRACE HILLS DR BIRMINGHAM, AL 35242

THIS INSTRUMENT PREPARED BY

My commission Expires: 12/29/2012

NAME: Sheila Brown

ADDRESS:

FLAGSTAR BANK, FSB 5151 CORPORATE DRIVE

TROY, MI 48098