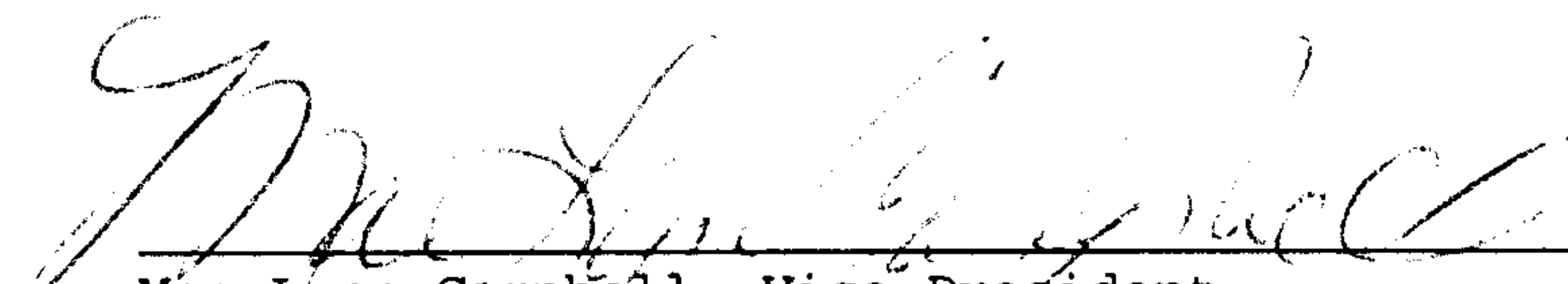


CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF Shelby
Loan No. 500911849

I, Mae Lynn Campbell, the Vice President, of Flagstar Bank, FSB f/k/a First Security Savings Bank, FSB (Beneficiary), certify that the debt or other obligation in the amount of \$23,000.00 secured by the deed of trust executed by DAVID J CARTER and KASEY M CARTER (Grantors) to FLAGSTAR BANK, FSB. (Beneficiary) and recorded in Mortgage Book , Page , in instrument# 20051103000571290 in Shelby County Registry was satisfied. I request this certificate of statisfaction be recorded and the above-referenced security instrument be cancelled of record.

Flagstar Bank, FSB
f/k/a First Security Savings Bank, FSB



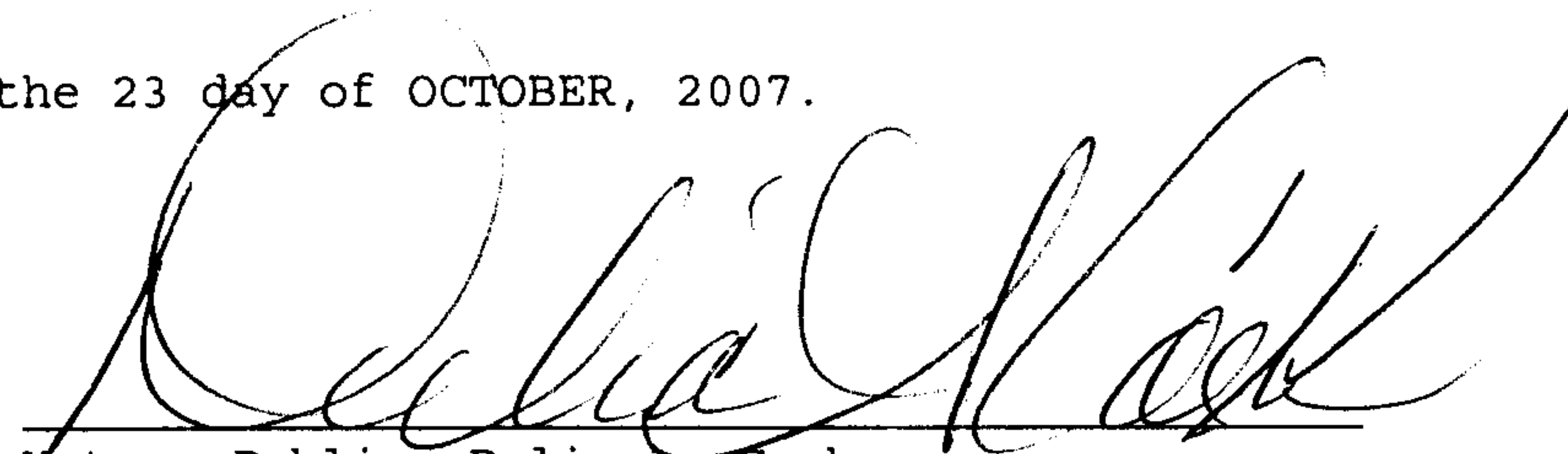
Mae Lynn Campbell, Vice President

STATE OF MICHIGAN
COUNTY OF OAKLAND

I, Delia A. Corke, a Notary Public for said County and State, do hereby certify that Mae Lynn Campbell, Vice President 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 offical seal, this the 23 day of OCTOBER, 2007.

(SEAL)



Notary Public, Delia A. Corke
Oakland County, Acting in Oakland County

My commission Expires: 05/02/2012

THIS INSTRUMENT PREPARED BY

NAME: Sheila Brown
ADDRESS: FLAGSTAR BANK, FSB
5151 CORPORATE DRIVE
TROY, MI 48098

WHEN RECORDED RETURN TO:

DAVID J CARTER, KASEY M CARTER
111 NORTH LAKE DRIVE
BIRMINGHAM, AL 35242

DELIA A. CORKE
NOTARY PUBLIC, OAKLAND COUNTY, MI
My Commission Expires 05/02/2012
Acting in Oakland County, MI