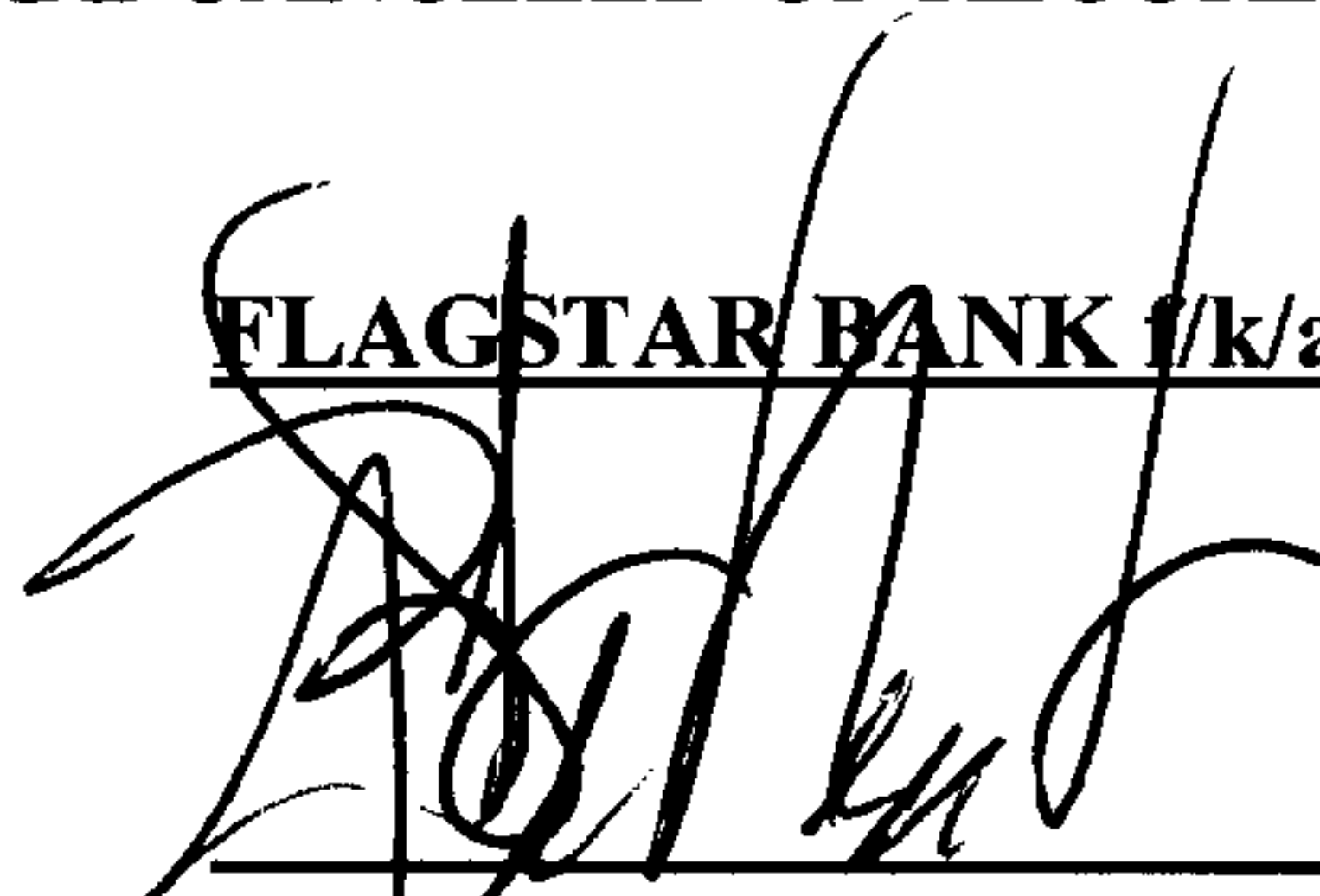


**CERTIFICATE OF SATISFACTION**

**STATE OF ALABAMA**  
**COUNTY OF SHELBY**  
**LOAN# 998028056**

I, **TERENCE DEVEALT** 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 **\$153,000.00** SECURED BY THE DEED OF TRUST EXECUTED BY **ANTHONY S. OWEN, MARRIED AND STACIA S. OWEN, MARRIED HIS WIFE** (GRANTOR(s)) TO **MORTGAGESOUTH, L.L.C.** BENEFICIARY) AND RECORDED IN INSTRUMENT# **1999-51275** IN **SHELBY** COUNTY REGISTRY WAS SATISFIED. I REQUEST THIS CERTIFICATE OF SATISFACTION BE RECORDED AND THE ABOVE-REFERENCED SECURITY INSTRUMENT BE CANCELED OF RECORD.

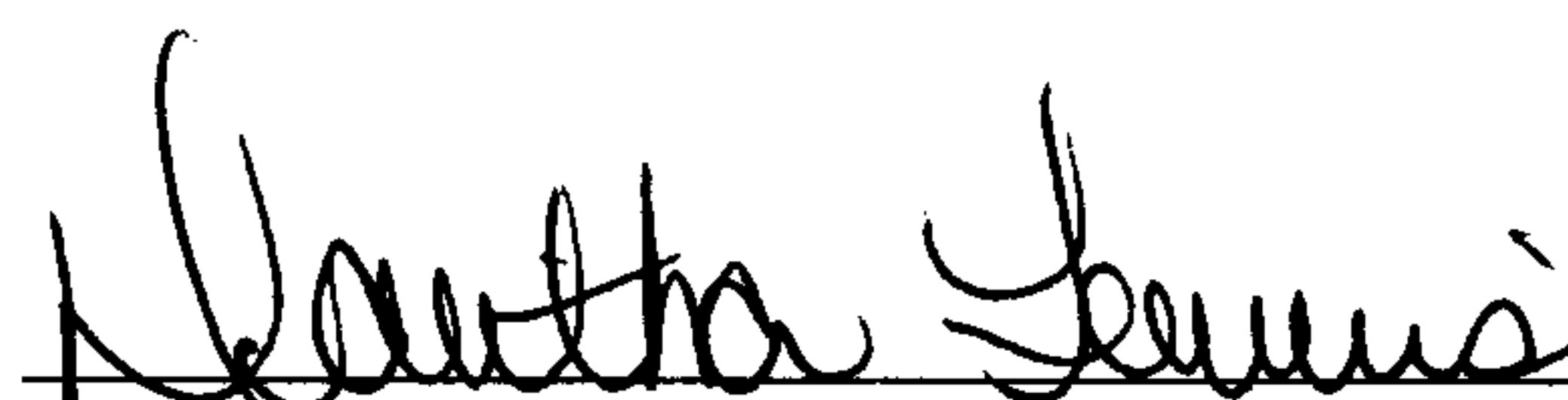
  
**FLAGSTAR BANK f/k/a FIRST SECURITY SAVINGS BANK**  
**TERENCE DEVEALT, ASSISTANT VICE PRESIDENT**

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

I, **Daritha Lewis**, a Notary Public for said County and State, do hereby certify that **TERENCE DEVEALT**, (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 **9<sup>TH</sup>** day of **April 2002**.

(SEAL)

  
**NOTARY PUBLIC, Daritha Lewis**  
Wayne County, Acting in Oakland County, Michigan

My Commission Expires: **OCTOBER 17, 2005**