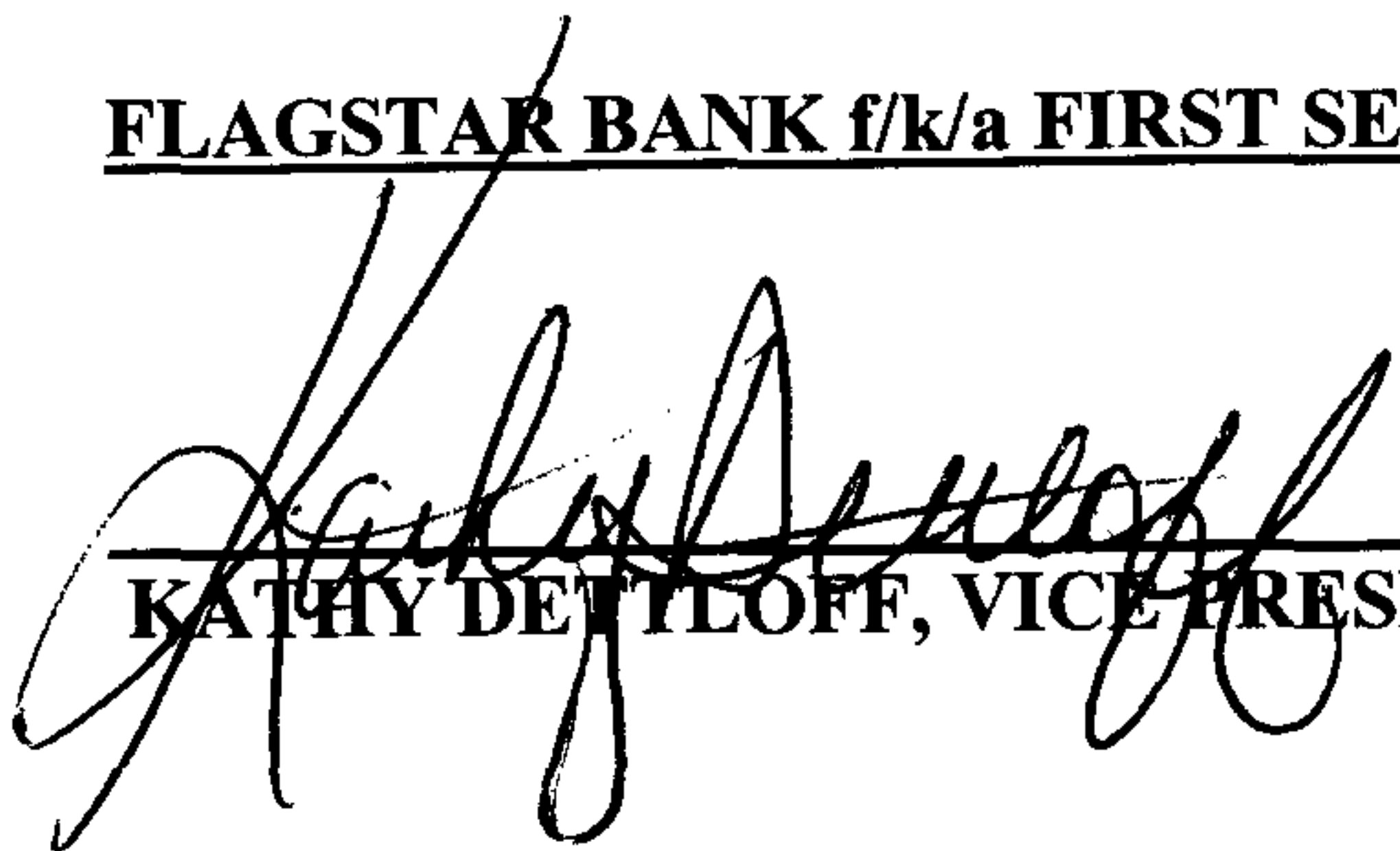


**CERTIFICATE OF SATISFACTION**

STATE OF ALABAMA  
COUNTY OF SHELBY  
LOAN# 998497618

I, KATHY DETTLOFF THE VICE PRESIDENT, OF FLAGSTAR BANK F/K/A FIRST SECURITY SAVINGS BANK (BENEFICIARY), CERTIFY THAT THE DEBT OR OTHER OBLIGATION IN THE AMOUNT OF \$273,000.00 SECURED BY THE DEED OF TRUST EXECUTED BY TERRY M. CREEL, AND MARY S. CREEL MARRIED, HUSBAND AND WIFE GRANTOR(s)) TO SOUTHERN CAPITAL RESOURCES, INC (BENEFICIARY) AND RECORDED IN INSTRUMENT# 2001-53278 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

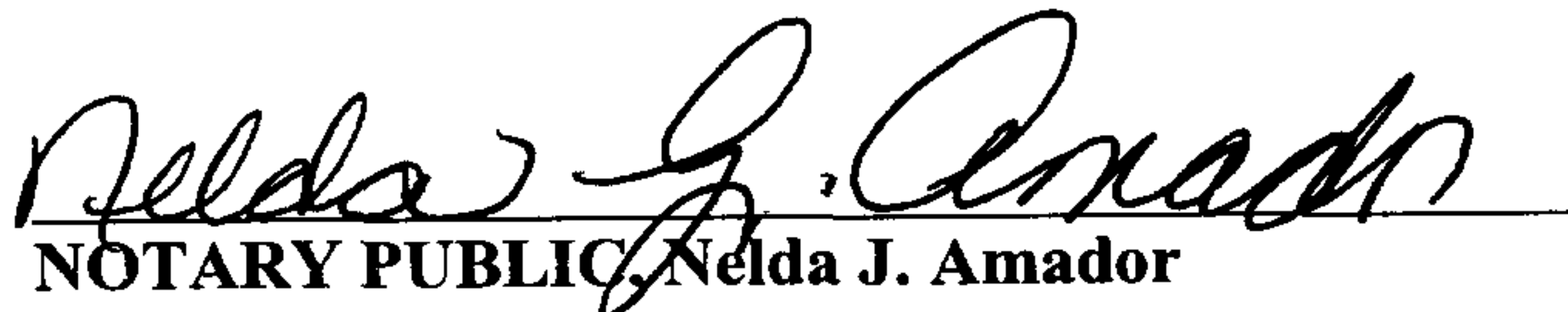
  
KATHY DETTLOFF, VICE PRESIDENT

STATE OF: MICHIGAN  
COUNTY OF: OAKLAND

I, Nelda J. Amador, a Notary Public for said County and State, do hereby certify that KATHY DETTLOFF, (name) 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 JUNE 2002.

(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