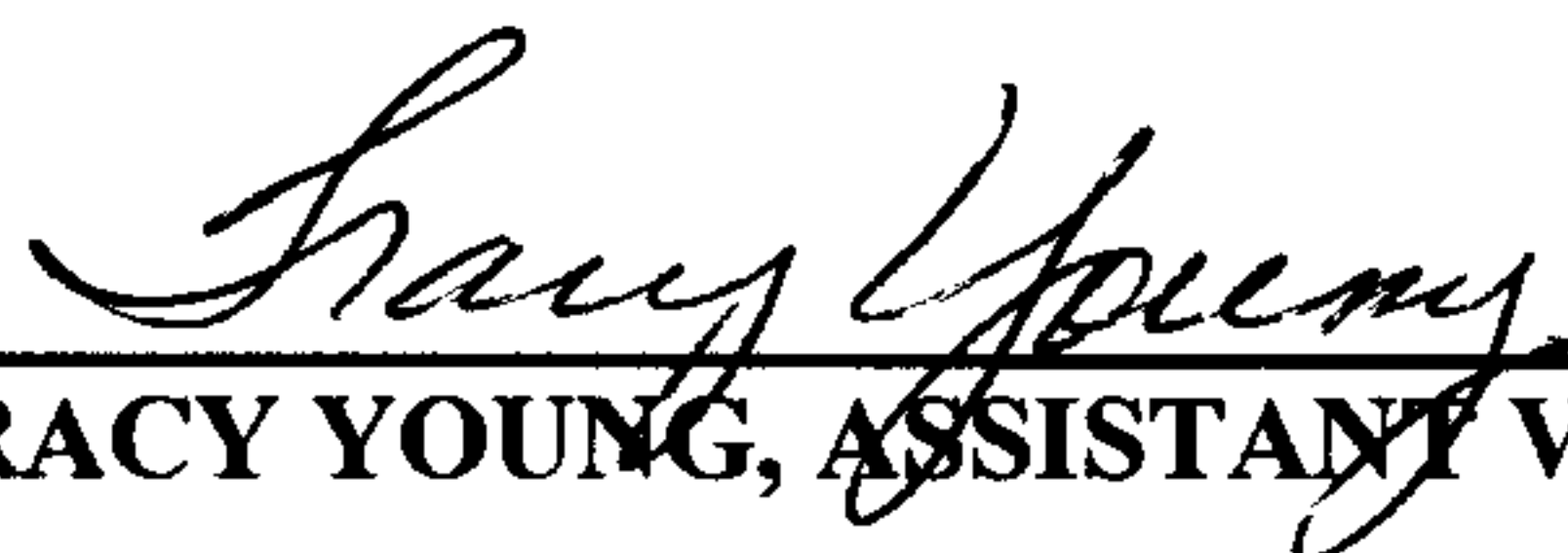


CERTIFICATE OF SATISFACTION

STATE OF ALABAMA
COUNTY OF SHELBY
LOAN# 998032688

I, **TRACY YOUNG** 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 **\$204,700.00** SECURED BY THE DEED OF TRUST EXECUTED BY **CHESTER H. INGRAM, JR., MARRIED AND DAWN R. INGRAM, HIS WIFE** GRANTOR(s)) TO **MORTGAGESOUTH, LLC** (BENEFICIARY) AND RECORDED IN INSTRUMENT# **1999-51928** 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



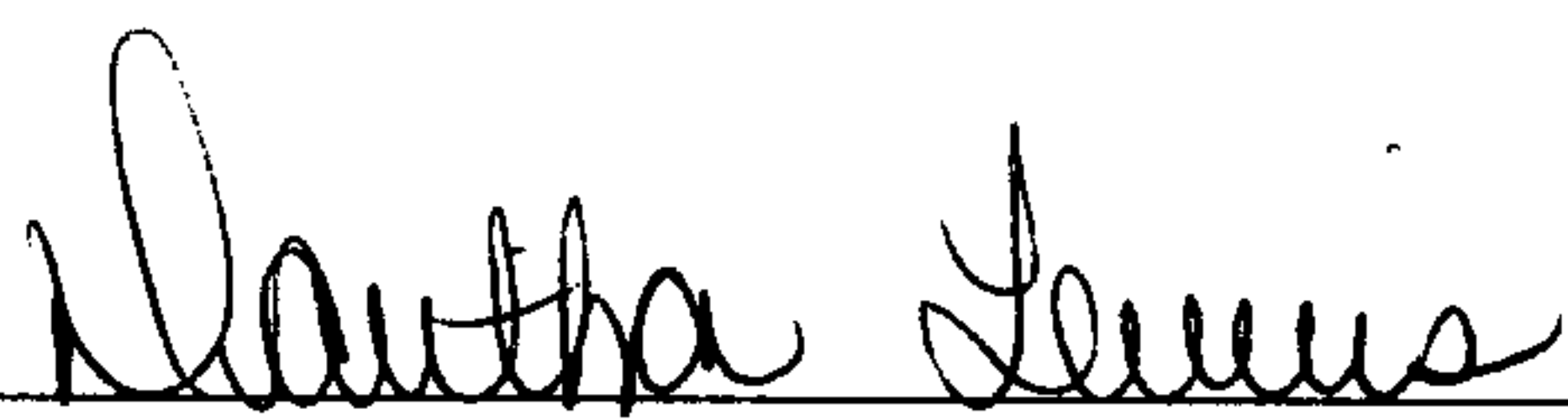
TRACY YOUNG, ASSISTANT VICE PRESIDENT

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

I, **Daritha Lewis**, a Notary Public for said County and State, do hereby certify that **Tracy Young**, (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 **13TH** day of **NOVEMBER 2002**.

(SEAL)



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

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