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Shelby Cnty Judge of Probate, AL  
12/10/2002 10:32:00 FILED/CERTIFIED

## CERTIFICATE OF SATISFACTION

STATE OF ALABAMA  
COUNTY OF SHELBY  
LOAN# 998434747

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 \$144,250.00 SECURED BY THE DEED OF TRUST EXECUTED BY DANNY E. RATLIFF AND THERESA C. RATLIFF, HUSBAND AND WIFE GRANTOR(s)) TO SOUTHERN CAPITAL RSOUCES, INC. (BENEFICIARY) AND RECORDED IN INSTRUMENT# 2001-44104 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

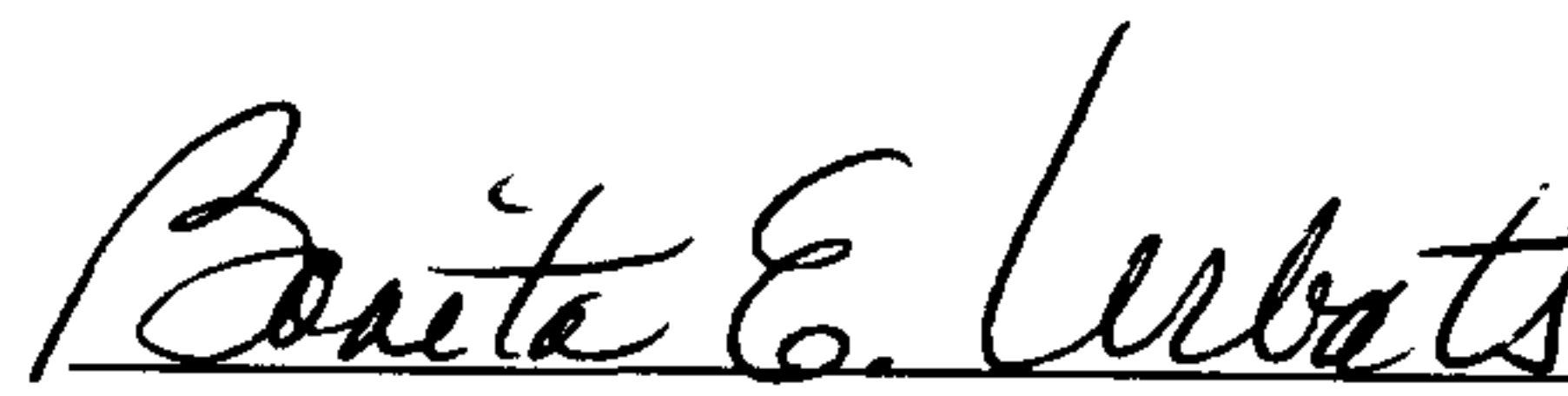
  
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TRACY YOUNG, ASSISTANT VICE PRESIDENT

STATE OF: MICHIGAN  
COUNTY OF: OAKLAND

I, Bonita E. Urbats, 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 25<sup>TH</sup> day of NOVEMBER 2002.

(SEAL)

  
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NOTARY PUBLIC, Bonita E. Urbats  
Oakland County, Michigan

My Commission Expires: November 9, 2005