

CERTIFICATE OF SATISFACTION

STATE OF ALABAMA
COUNTY OF SHELBY
LOAN# 998264216

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 \$209,500.00 SECURED BY THE DEED OF TRUST EXECUTED BY TREEY L. BRAY AND ANITA A. BRAY HUSBAND AND WIFE AS JOINT TENANTS GRANTOR(s)) TO MORTGAGESOUTH, LLC (BENEFICIARY) AND RECORDED IN INSTRUMENT# 2001-16005 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, Eileen T. Uhlinger, 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 16TH day of OCTOBER 2002.

(SEAL)



NOTARY PUBLIC, Eileen T. Uhlinger
Wayne County, Michigan acting in Oakland County, Michigan

My Commission Expires: January 18, 2006