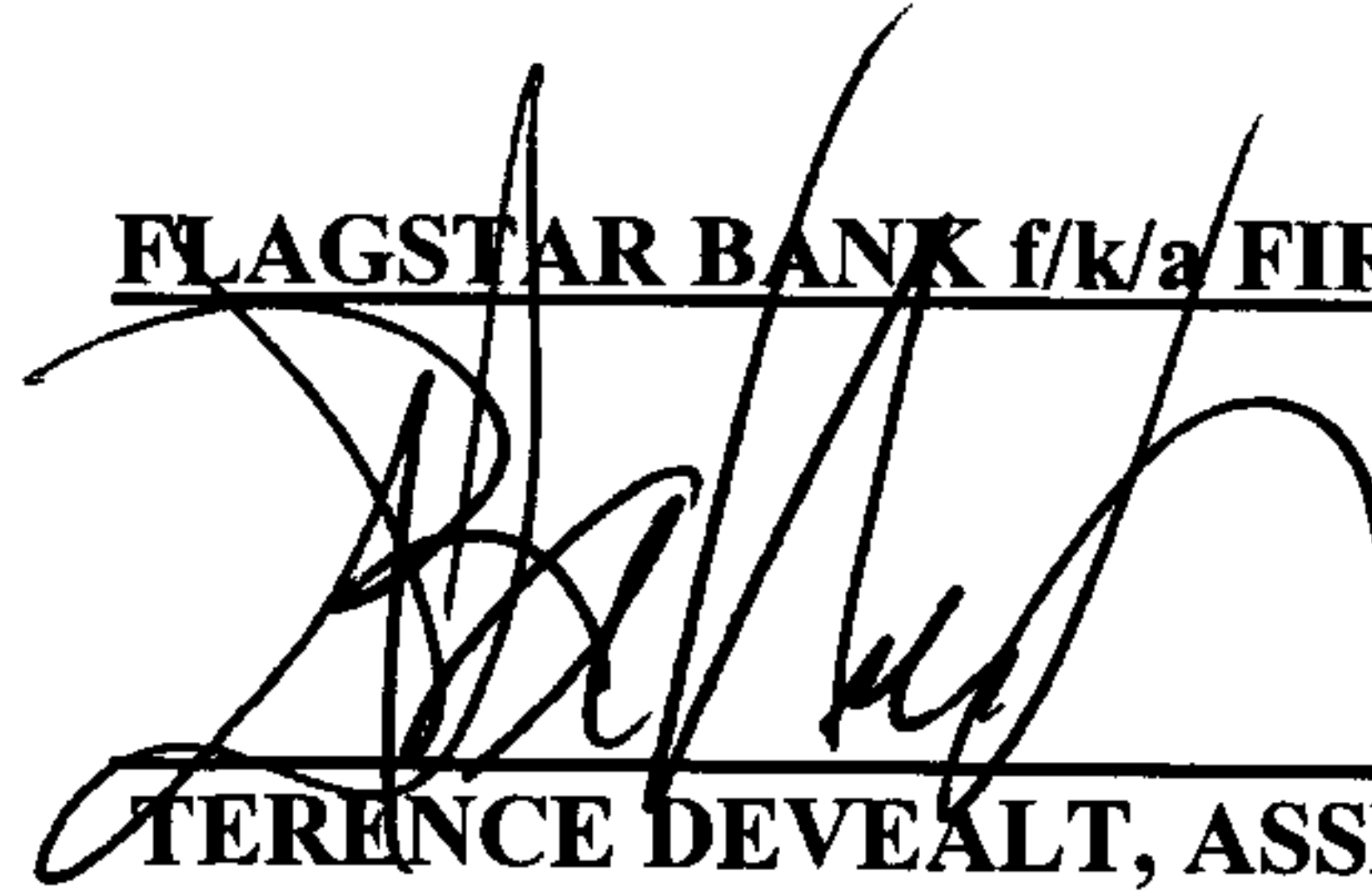


**CERTIFICATE OF SATISFACTION**

**STATE OF ALABAMA  
COUNTY OF SHELBY  
LOAN# 998104956**

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 **\$180,900.00** SECURED BY THE DEED OF TRUST EXECUTED BY **CARL GAY AND LISA GAY, AS HUSBAND AND WIFE** GRANTOR(S)) TO **HOMETOWN MORTGAGE SERVICES, INC A CORPORATION** (BENEFICIARY) AND RECORDED IN INSTRUMENT# **2000-23766** 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**



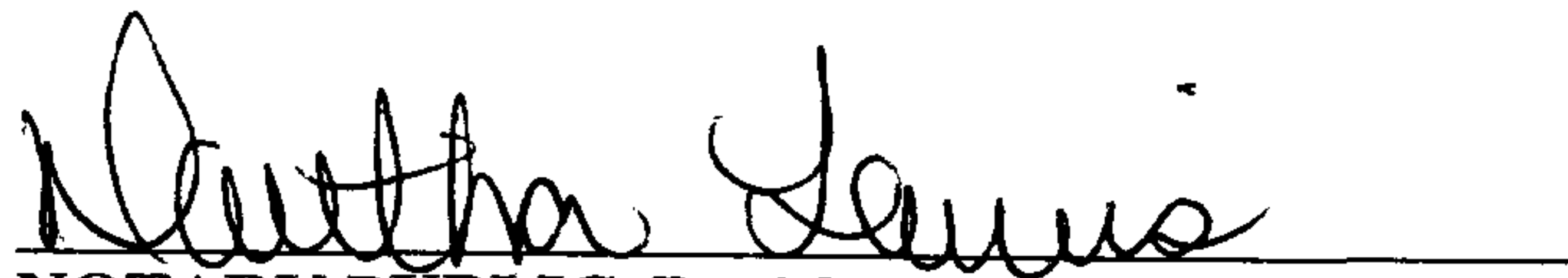
**TERENCE DEVEALT, ASSISTANT VICE PRESIDENT**

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 **22<sup>ND</sup>** day of **April 2002**.

(SEAL)



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

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