

CERTIFICATE OF SATISFACTION

**STATE OF ALABAMA
COUNTY OF SHELBY
LOAN# 998141303**

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 \$160,000.00 SECURED BY THE DEED OF TRUST EXECUTED BY KYLE G CRIDER AND BEVERLY C CRIDER, HUSBAND AND WIFE GRANTOR(s)) TO MORTGAGESOUTH, L.L.C (BENEFICIARY) AND RECORDED IN INSTRUMENT# 2000-37232 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
TRACY YOUNG, ASSISTANT VICE PRESIDENT

STATE OF: MICHIGAN
COUNTY OF: OAKLAND

I, Nelda J. Amador, 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 30TH day of JANUARY 2003.

(SEAL)

Nelda J. Amador
NOTARY PUBLIC, Nelda J. Amador
Oakland County, Michigan

My Commission Expires: December 29, 2005

NELDA J. AMADOR
Notary Public, Oakland County, MI
My Commission Expires Dec. 29, 2005