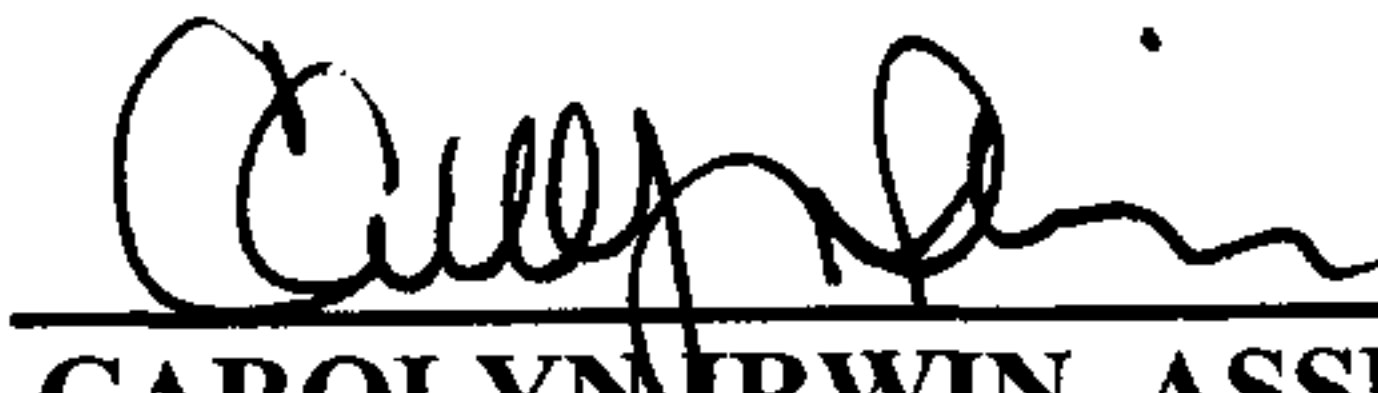


CERTIFICATE OF SATISFACTION

STATE OF ALABAMA
COUNTY OF SHELBY
LOAN# 998847539

I, CAROLYN IRWIN 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 \$251,500.00 SECURED BY THE DEED OF TRUST EXECUTED BY JOHN P. GORHAM A MARRIED MAN AND DAWN M. GORHAM, A MARRIED WOMAN GRANTOR(s)) TO SOUTHERN CAPITAL RESOURCES, INC (BENEFICIARY) AND RECORDED IN INSTRUMENT# 20020903000420160 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



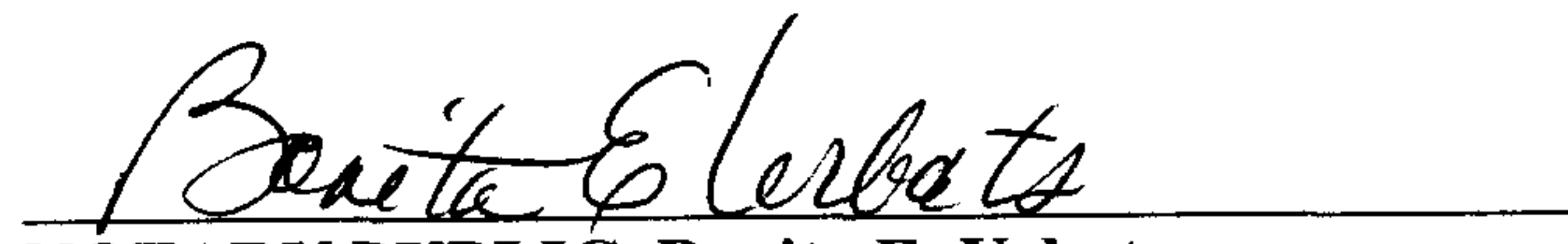
CAROLYN IRWIN, ASSISTANT VICE PRESIDENT

STATE OF: MICHIGAN
COUNTY OF: OAKLAND

I, Bonita E. Urbats, a Notary Public for said County and State, do hereby certify that Carolyn Irwin, (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 26TH day of JUNE 2003.

(SEAL)



NOTARY PUBLIC, Bonita E. Urbats
Oakland County, Michigan

My Commission Expires: November 9, 2005