CERTIFICATE OF SATISFACTION

STATE OF ALABAMA, COUNTY OF SHELBY Loan No. 998772279

I, Kathy Dettloff, the Vice President, of Mortgage Electronic Registration Systems, Inc., as Nominee for Flagstar Bank, FSB (Beneficiary), certify that the debt or other obligation in the amount of \$288,700.00 secured by the deed of trust executed by KENNETH REID, A MARRIED MAN AND WIFE and SUSAN F. REID (Grantors) to MERS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, AS NOMINEE FOR MORTGAGESOUTH, LLC (Beneficiary) and recordered in instrument# 20020710000318470 in SHELBY County Registry was satisfied. I request this certificate of statisfaction be recorded and the above-referenced security instrument be cancelled of record.

Mortgage Electronic Registration Systems, Inc. as Nominee for Flagstar Bank, FSB

Kathy Detyloff, Vic President

STATE OF MICHIGAN COUNTY OF OAKLAND

I, Gina M. Paese, a Notary Public for said County and State, do hereby certify that Kathy Dettloff, Vice President of Mortgage Electronic Registration Systems, Inc., as Nominee for Flagstar Bank, FSB personally apeared before me this day and acknowledged the due execution of the foregoing instrument for and in behalf of said corporation.

Witness my hand and offical seal, this the 09 day of DECEMBER, 2003.

(SEAL)

Notary Public, Gina M. Paese

Oakland County County, Acting in Oakland County

My commission Expires: 02/19/2008