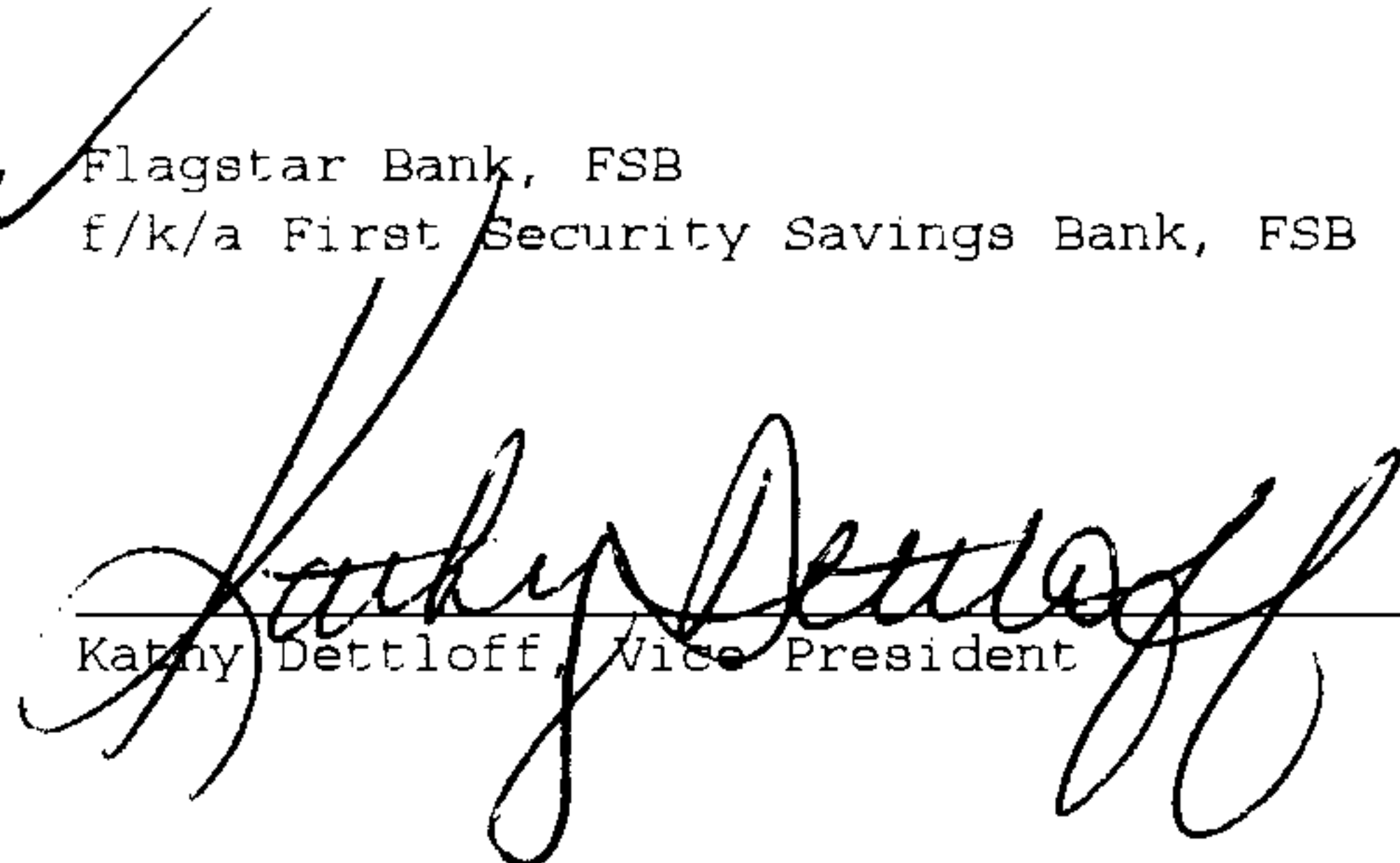


CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF SHELBY
Loan No. 981200213

I, Kathy Dettloff, the Vice President, of Flagstar Bank, FSB, f/k/a First Security Savings Bank, FSB (Beneficiary), certify that the debt or other obligation in the amount of \$130,900.00 secured by the deed of trust executed by KEITH D. FOREMAN, MARRIED AND WIFE and DAYNA FOREMAN (Grantors) to MORTGAGESOUTH, LLC (Beneficiary) and recorded in instrument# 1999-44412 in SHELBY County Registry was satisfied. I request this certificate of satisfaction be recorded and the above-referenced security instrument be cancelled of record.

✓ Flagstar Bank, FSB
f/k/a First Security Savings Bank, FSB


Kathy Dettloff, Vice 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 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 09 day of DECEMBER, 2003.

(SEAL)


Notary Public, Gina M. Paese
Oakland County County, Acting in Oakland County

My commission Expires: 02/19/2008