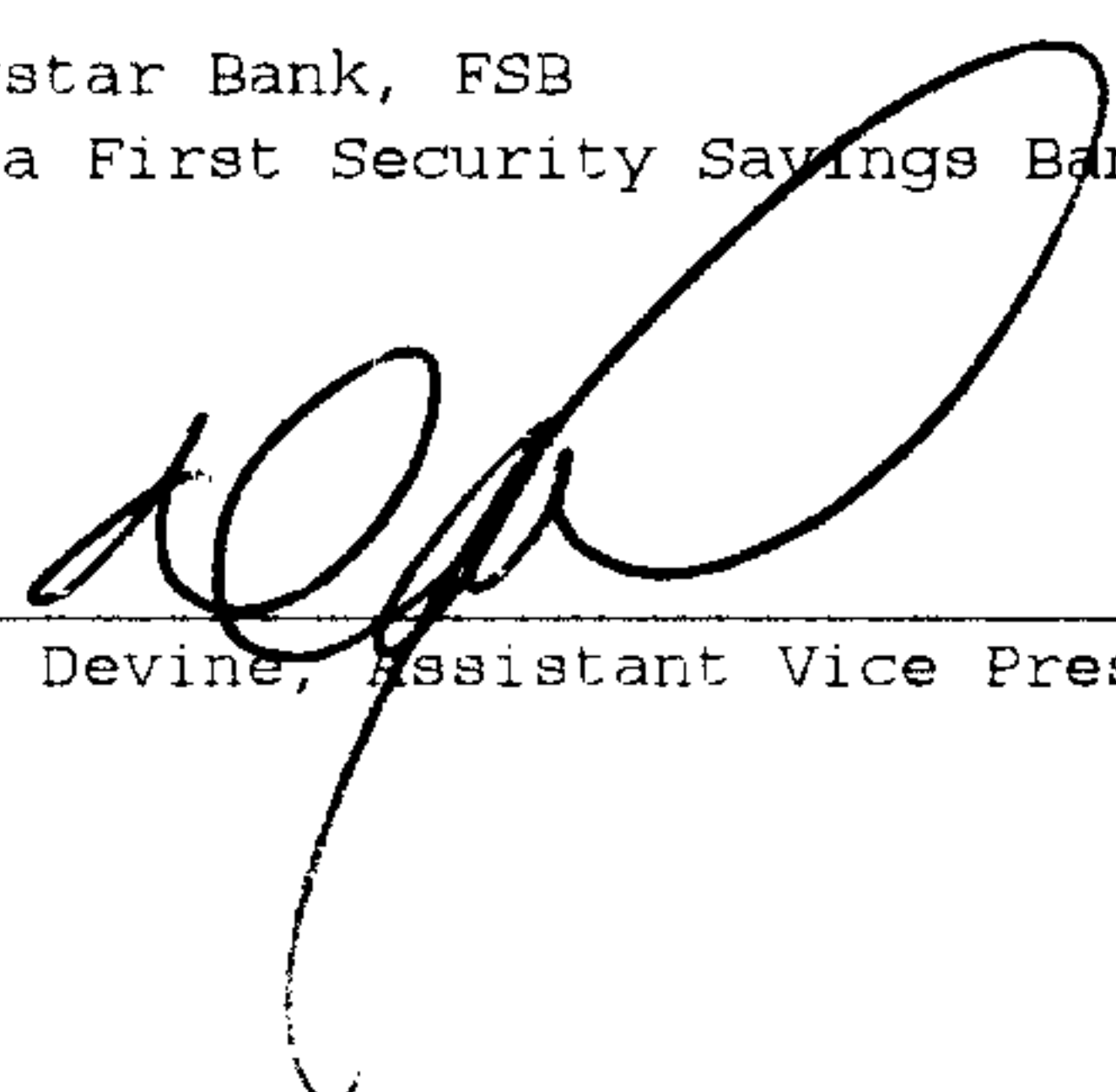


CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF SHELBY
Loan No. 981113149

I, Dave Devine, the Assistant Vice Pres, of Flagstar Bank, FSB, f/k/a First Security Savings Bank, FSB (Beneficiary), certify that the debt or other obligation in the amount of \$78,000.00 secured by the deed of trust executed by SHARON D. LOVINGUTH, AN UNMARRIED WOMAN (Grantors) to SOUTHERN CAPITAL RESOURCES (Beneficiary) and recorded in instrument# 1998-50642 in SHELBY County Registry was satisfied. I request this certificate of statisfaction be recorded and the above-referenced security instrument be cancelled of record.

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



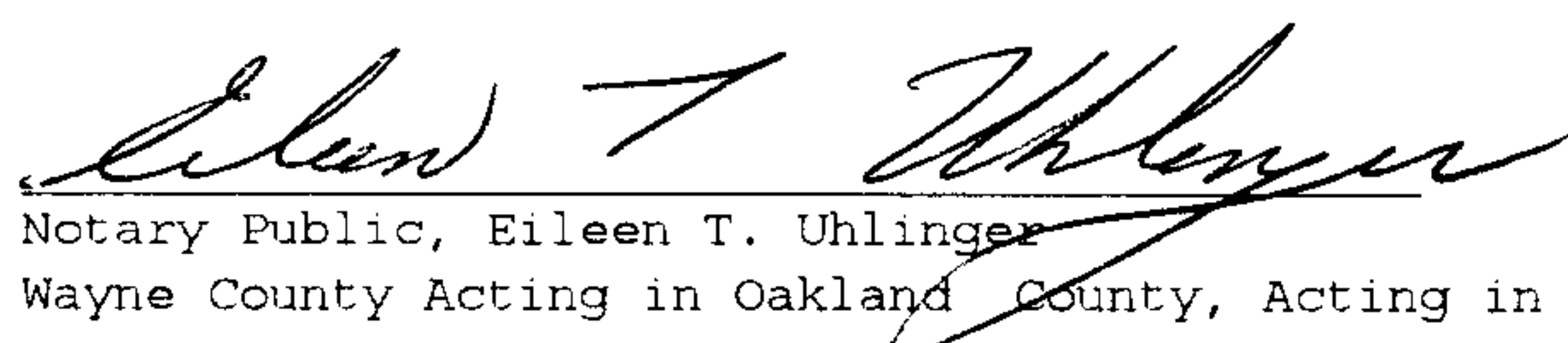
Dave Devine, Assistant Vice Pres

STATE OF MICHIGAN
COUNTY OF OAKLAND

I, Eileen T. Uhlinger, a Notary Public for said County and State, do hereby certify that Dave Devine, Assistant Vice Pres of Flagstar Bank, FSB, f/k/a First Security Savings 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 03 day of APRIL, 2004.

(SEAL)



Notary Public, Eileen T. Uhlinger
Wayne County Acting in Oakland County, Acting in Oakland County

My commission Expires: 01/18/2006