


**CERTIFICATE OF SATISFACTION**

STATE OF ALABAMA,  
COUNTY OF SHELBY  
Loan No. 998844297

I, Tracy Young, 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 \$116,500.00 secured by the deed of trust executed by CHRIS MEANS, AND and KIMBERLY A MEANS, HUSBAND AND WIFE (Grantors) to HOMETOWN MORTGAGE SERVICES, INC (Beneficiary) and recorded in Book , Page , in instrument# 20020802000361570 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

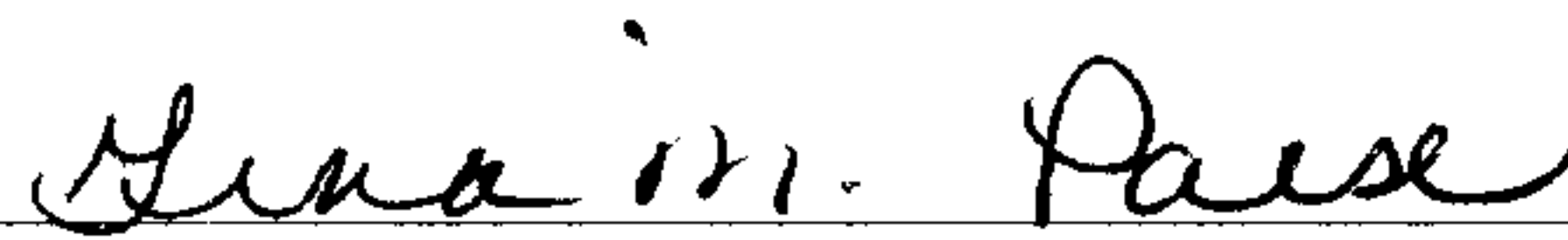
  
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Tracy Young, Vice President

STATE OF MICHIGAN  
COUNTY OF OAKLAND

I, Gina M. Paese, a Notary Public for said County and State, do hereby certify that Tracy Young, 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 10 day of MAY, 2004.

(SEAL)

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

My commission Expires: 02/19/2008