

CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF SHELBY
Loan No. 981100381

I, George Pfeiffer, 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 \$220,000.00 secured by the deed of trust executed by ALFRED E. SCHELLHORN, AND and TRACY M SCHELLHORN, HUSBAND AND WIFE (Grantors) to SOUTHERN CAPITAL RESOURCES, INC (Beneficiary) and recorded in Book , Page , in instrument# 1998-43063 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



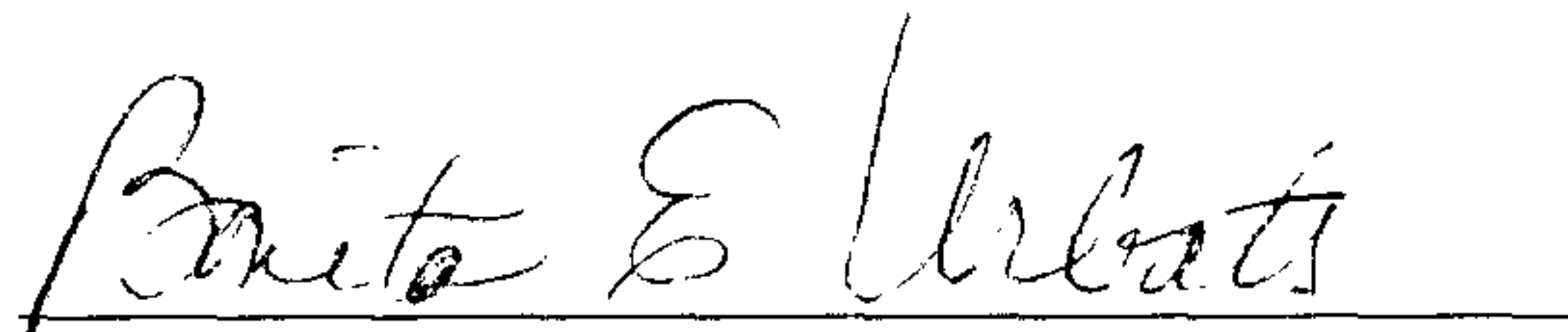
George Pfeiffer, Assistant Vice Pres

STATE OF MICHIGAN
COUNTY OF OAKLAND

I, Bonita E. Urbats, a Notary Public for said County and State, do hereby certify that George Pfeiffer, Assistant Vice Pres 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 17 day of JUNE, 2004.

(SEAL)



Notary Public, Bonita E. Urbats
Acting in Oakland County, Acting in Oakland County

My commission Expires: 11/09/2005

THIS INSTRUMENT PREPARED BY

NAME: Shante D. David
ADDRESS: FLAGSTAR BANK, FSB
5151 CORPORATE DRIVE
TROY, MI 48098