


CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF Shelby
Loan No. 998859783

I, Mae Lynn Campbell, 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 \$112,000.00 secured by the deed of trust executed by BRUCE D GARRIS, AND and MARY JEANNE GARRIS, HUSBAND AND WIFE (Grantors) to HOMETOWN MORTGAGE SERVICES, INC (Beneficiary) and recorded in Book , Page , in instrument# 20020826000405170 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

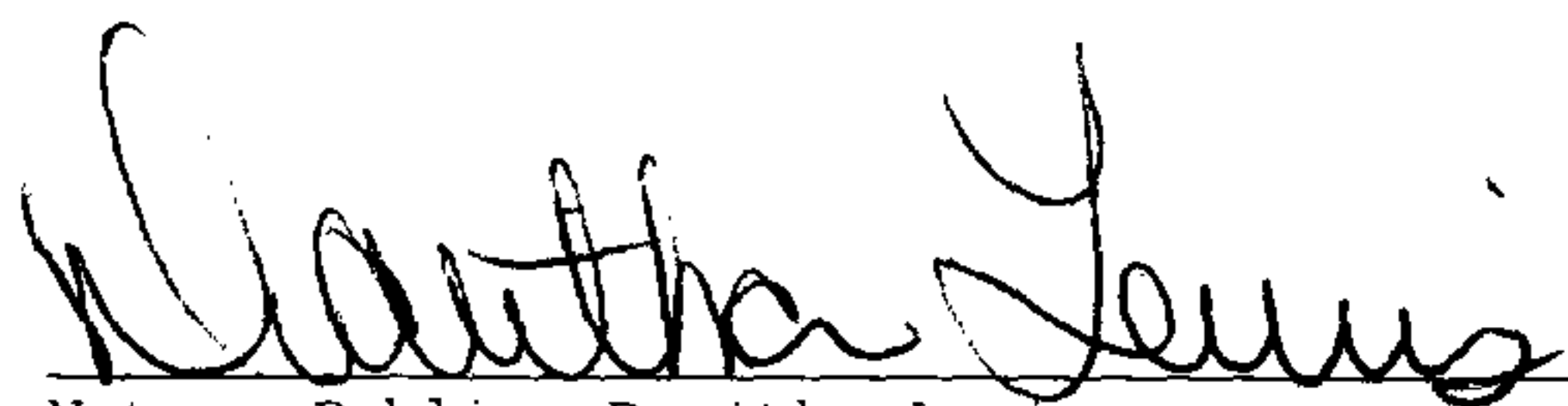

Mae Lynn Campbell, Vice President

STATE OF MICHIGAN
COUNTY OF OAKLAND

I, Daritha Lewis, a Notary Public for said County and State, do hereby certify that Mae Lynn Campbell, 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 15 day of JUNE, 2004.

(SEAL)


Notary Public, Daritha Lewis
Wayne, acting in Oakland County, Acting in Oakland County

My commission Expires: 10/17/2005

THIS INSTRUMENT PREPARED BY

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