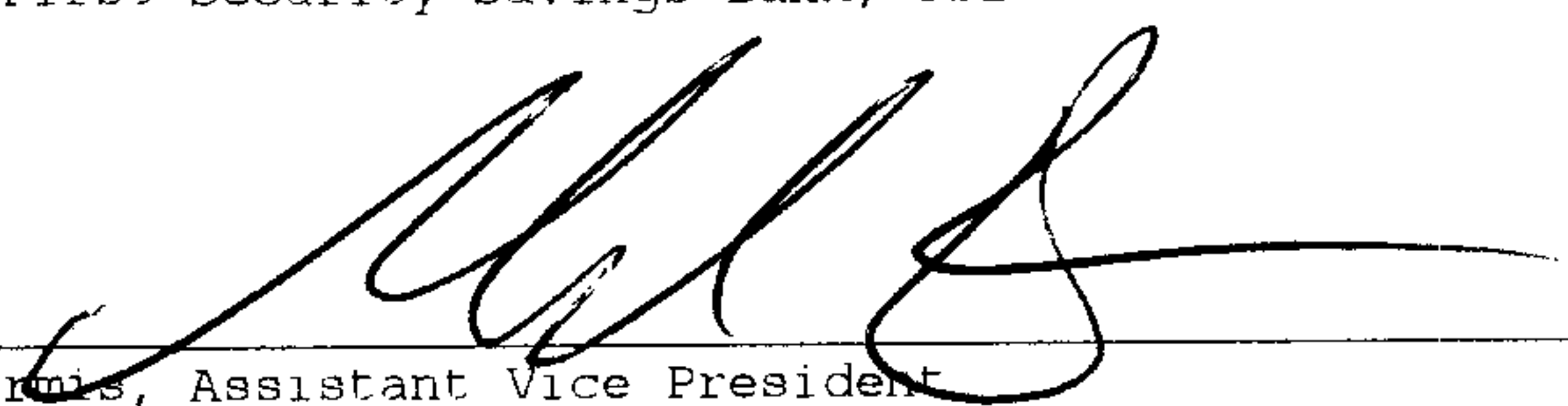


CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF SHELBY
Loan No. 998367539

I, Mark Ermis, the Assistant 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 \$131,600.00 secured by the deed of trust executed by SCOTT H BAKER, A MARRIED MAN and ALICIA P. BAKER, HIS WIFE (Grantors) to MORTGAGESOUTH, LLC (Beneficiary) and recorded in Mortgage Book ., Page ., in instrument# 2001-33212 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


Mark Ermis, Assistant Vice President

STATE OF MICHIGAN
COUNTY OF OAKLAND

I, Marie Carter, a Notary Public for said County and State, do hereby certify that Mark Ermis, Assistant 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 07 day of DECEMBER, 2004.

(SEAL)


Notary Public, Marie Carter
Wayne County County, Acting in Oakland County

My commission Expires: 10/05/2005

THIS INSTRUMENT PREPARED BY

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

MARIE CARTER
Notary Public, Wayne County, MI
Acting in Oakland Co., MI
My Commission Expires 10/05/2005