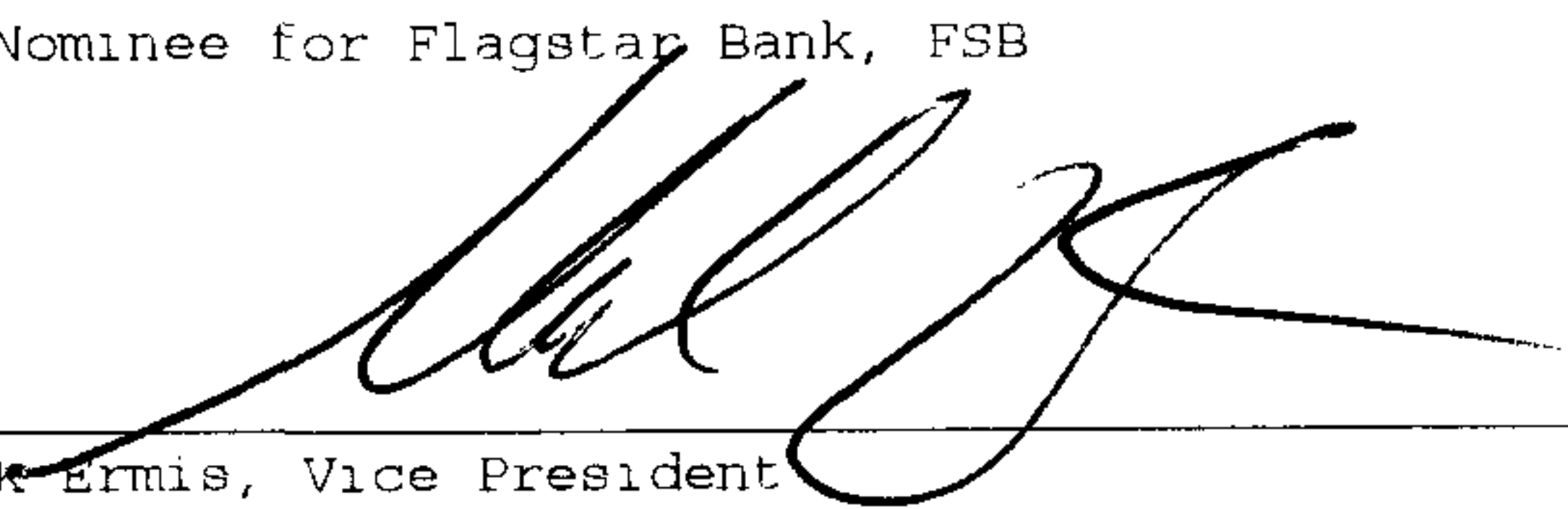


**CERTIFICATE OF SATISFACTION**

STATE OF ALABAMA,  
COUNTY OF SHELBY  
Loan No. 998793834

I, Mark Ermis, the Vice President, of Mortgage Electronic Registration Systems, Inc., as Nominee for Flagstar Bank, FSB (Beneficiary), certify that the debt or other obligation in the amount of \$169,150.00 secured by the deed of trust executed by BENJAMIN A JETER, MARRIED (HUSBAND AND WIFE), DEBORAH H JETER, MARRIED, and DEBORAH H. JETER AND DEBORAH D. HORTON IS ONE AND THE SAME PERSON (Grantors) to MERS, AS NOMINEE FOR SOUTHERN CAPITAL RESOURCES, INC (Beneficiary) and recorded in Mortgage Book ., Page ., in instrument# 20020719000338290 in SHELBY County Registry was satisfied. I request this certificate of statisfaction be recorded and the above-referenced security instrument be cancelled of record.

Mortgage Electronic Registration Systems, Inc.  
as Nominee for Flagstar Bank, FSB

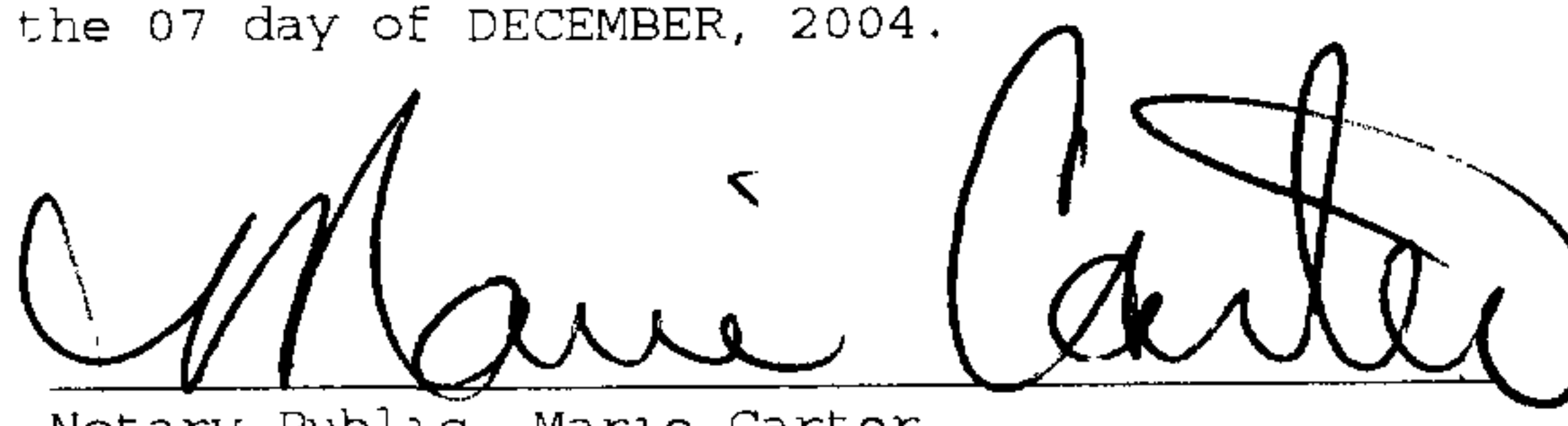
  
Mark Ermis, Vice President

STATE OF MICHIGAN  
COUNTY OF OAKLAND

I, Marie Carter, a Notary Public for said County and State, do hereby certify that Mark Ermis, Vice President of Mortgage Electronic Registration Systems, Inc., as Nominee for Flagstar 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 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