

20050429000204950 1/1 \$11.00  
Shelby Cnty Judge of Probate, AL  
04/29/2005 08:23:52AM FILED/CERT

**CERTIFICATE OF SATISFACTION**

STATE OF ALABAMA,  
COUNTY OF SHELBY  
Loan No. 998767478

I, Carolyn Irwin-Torina, 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 \$206,000.00 secured by the deed of trust executed by JOSEPH A ISBELL and SUZANNE S ISBELL, HUSBAND AND WIFE (Grantors) to MERS, AS NOMINEE FOR MORTGAGESOUTH, LLC (Beneficiary) and recorded in Mortgage Book , Page , in instrument# 200208/6529 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

  
Carolyn Irwin-Torina, Vice President

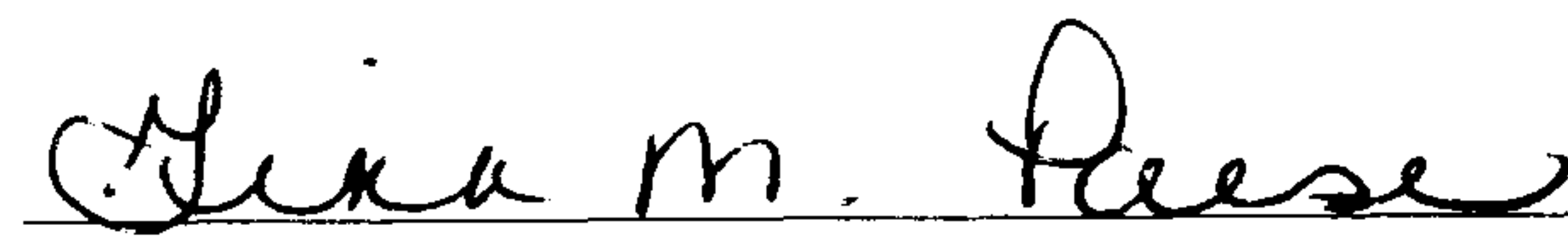
STATE OF MICHIGAN  
COUNTY OF OAKLAND

I, Gina M. Paese, a Notary Public for said County and State, do hereby certify that Carolyn Irwin-Torina, 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 10 day of JANUARY, 2005.

(SEAL)

GINA M. PAESE  
NOTARY PUBLIC OAKLAND CO., MI  
MY COMMISSION EXPIRES Feb 19, 2008

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

My commission Expires: 02/19/2008

THIS INSTRUMENT PREPARED BY

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

WHEN RECORDED RETURN TO:

JOSEPH A ISBELL, SUZANNE S ISBELL  
191 CROSS BROOK TR  
CHELSEA, AL 35043