

20050429000204960 1/1 \$11.00
Shelby Cnty Judge of Probate, AL
04/29/2005 08:23:53AM FILED/CERT

CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF SHELBY
Loan No. 999611665

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 \$116,150.00 secured by the deed of trust executed by DEBORAH M DOWNEY, AN UNMARRIED WOMAN (Grantors) to MERS, AS NOMINEE FOR HOMETOWN MORTGAGE SERVICES, INC (Beneficiary) and recorded in Mortgage Book ., Page ., in instrument# 20030813000531160 in SHELBY County Registry was satisfied. I request this certificate of satisfaction 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

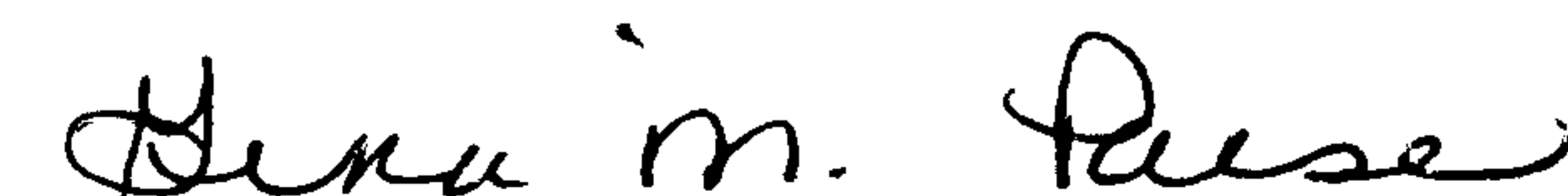
STATE OF MICHIGAN
COUNTY OF OAKLAND

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 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 10 day of JANUARY, 2005.

(SEAL)

GINA M. PAESE
NOTARY PUBLIC OAKLAND CO., MI
MY COMMISSION EXPIRES Feb 12, 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:

DEBORAH M DOWNEY
142 HEATHER LN
PELHAM, AL 35124