



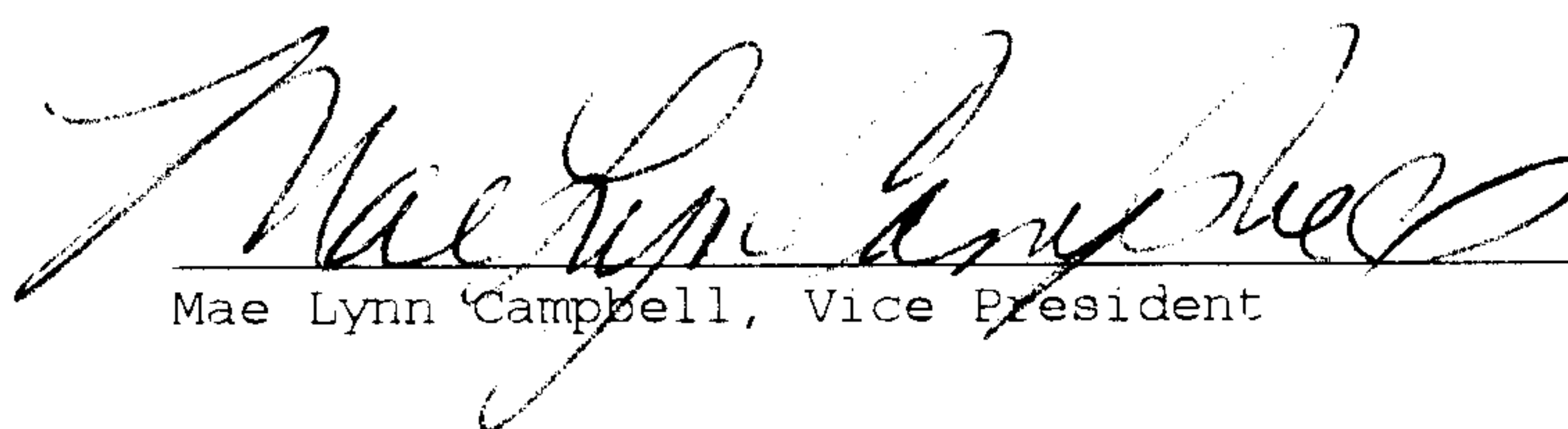
20050429000205120 1/1 \$11.00
Shelby Cnty Judge of Probate, AL
04/29/2005 08:43:09AM FILED/CERT

CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF Shelby
Loan No. 999269033

I, Mae Lynn Campbell, 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 \$231,300.00 secured by the deed of trust executed by TERRI MCGAUGHY and STUART MCGAUGHY, WIFE AND HUSBAND (Grantors) to MERS, AS NOMINEE FOR HOMETOWN MORTGAGE SERVICES, INC (Beneficiary) and recorded in Mortgage Book , Page , in instrument# 20030418000239850 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

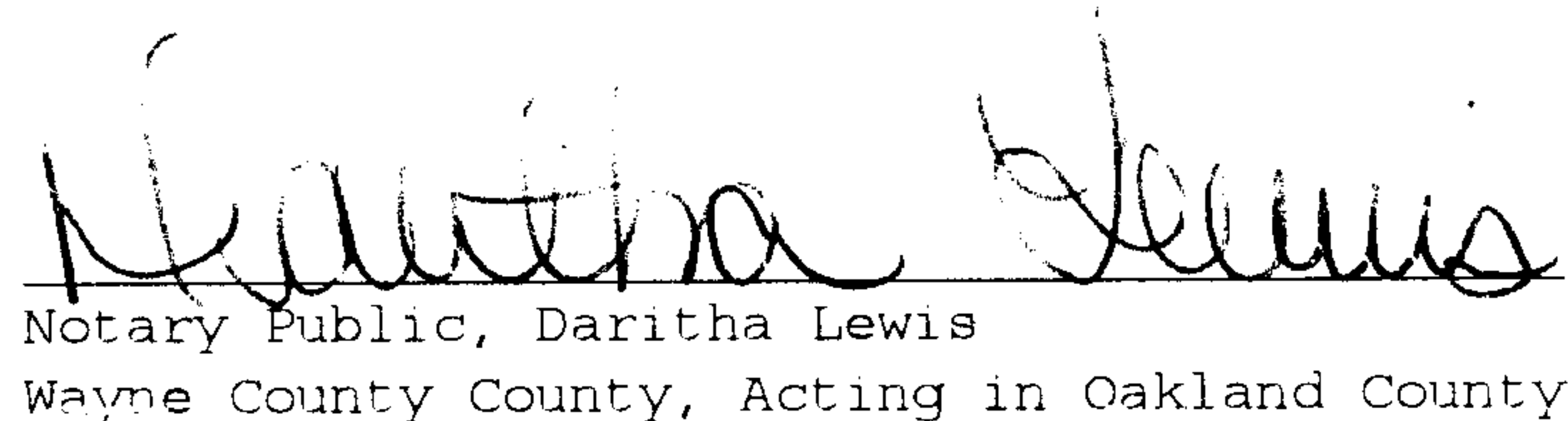

Mae Lynn Campbell, Vice President

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 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 01 day of MARCH, 2005.

(SEAL)


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

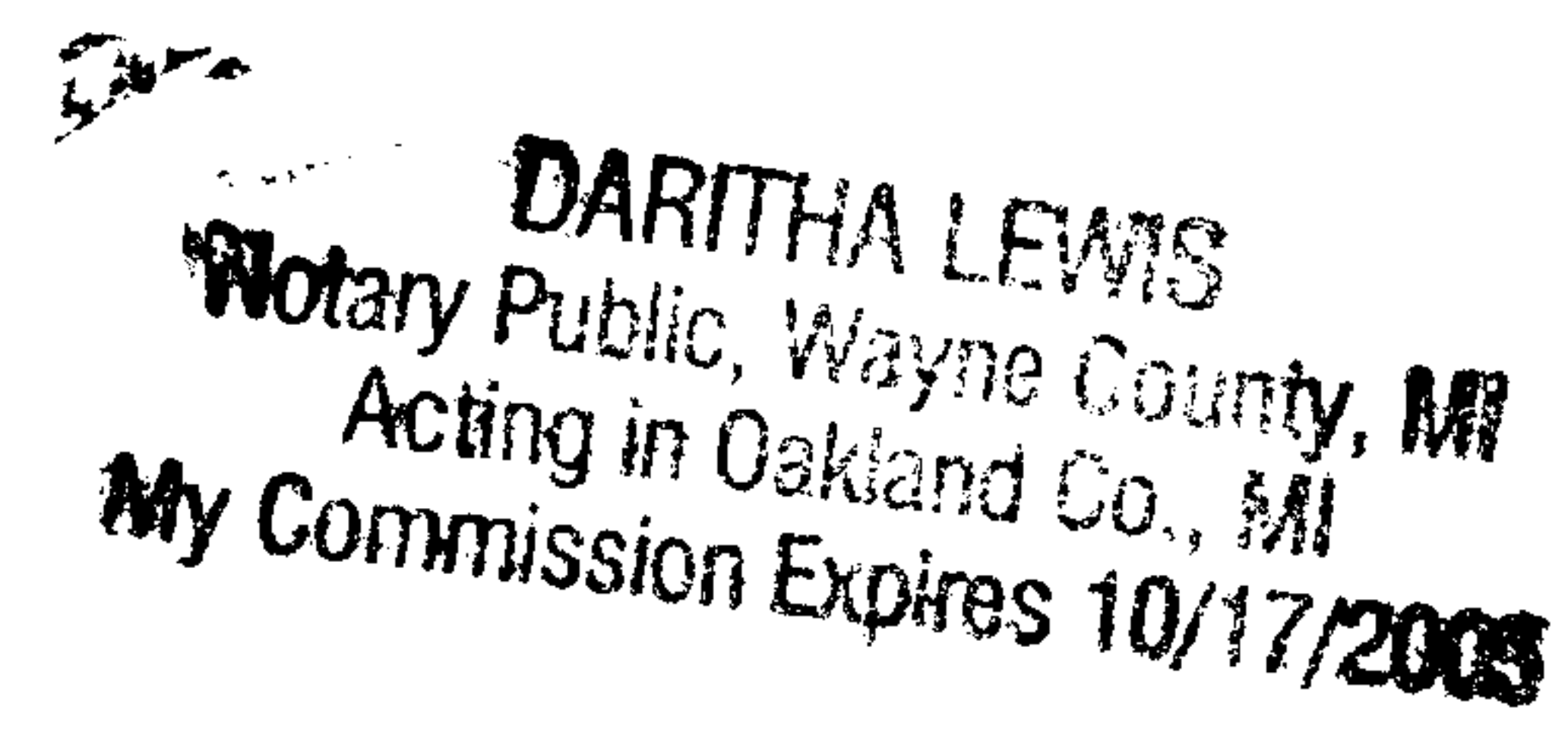
My commission Expires: 10/17/2005

THIS INSTRUMENT PREPARED BY

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

WHEN RECORDED RETURN TO:

TERRI MCGAUGHY, STUART MCGAUGHY
45 OVERHILL RD
MONTEVALLO, AL 35115


DARITHA LEWIS
Notary Public, Wayne County, MI
Acting in Oakland Co., MI
My Commission Expires 10/17/2005