

CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,  
COUNTY OF Shelby  
Loan No. 999593199

I, Janette A. Rohl, 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 \$125,000.00 secured by the deed of trust executed by JOSHUA ACKER and JENNIFER ACKER, HUSBAND AND WIFE (Grantors) to MERS, AS NOMINEE FOR HOMETOWN MORTGAGE SERVICES, INC (Beneficiary) and recorded in Book , Page , in instrument# 20030813000530850 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

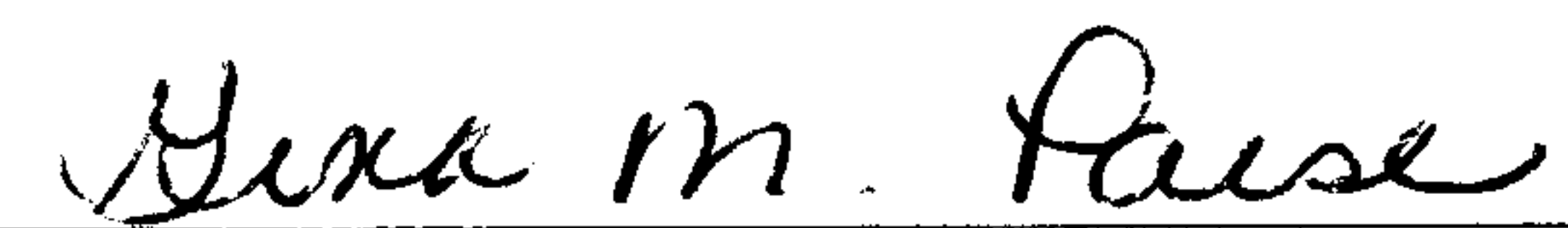
  
Janette A. Rohl, Vice President

STATE OF MICHIGAN  
COUNTY OF OAKLAND

I, Gina M. Paese, a Notary Public for said County and State, do hereby certify that Janette A. Rohl, 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 04 day of OCTOBER, 2004.

(SEAL)

  
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

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