

CERTIFICATE OF SATISFACTION

STATE OF ALABAMA, COUNTY OF SHELBY Loan No. 999686095

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 \$88,380.00 secured by the deed of trust executed by ROBERT H ELROD, A MARRIED MAN and SHARON J ELROD, HIS WIFE (Grantors) to MERS, AS NOMINEE FOR HOMETOWN MORTGAGE SERVICES INC (Beneficiary) and recorded in Mortgage Book, Page, in instrument# 20031022000707620 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 21 day of MARCH, 2005.

(SEAL)

Notary Public, Marie Carter

Wayne County County, Acting in Oakland County

My commission Expires: 10/05/2005

THIS INSTRUMENT PREPARED BY

NAME: Sha ADDRESS: FLA

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

WHEN RECORDED RETURN TO:

ROBERT H ELROD, SHARON J ELROD 134 S VALLEY

COLLINSVILLE, AL 35961

MARIE CARTER
Notary Public, Wayne County. MI
Acting in Oakland Co., MI
My Commission Expires 10/05/2005