

CERTIFICATE OF SATISFACTION

STATE OF ALABAMA, COUNTY OF Shelby Loan No. 999752320

I, George Pfeiffer, 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 \$196,650.00 secured by the deed of trust executed by JEREMY WESTON JOWERS and JESSICA H JOWERS, HUSBAND AND WIFE (Grantors) to MERS, AS NOMINEE FOR HOMETOWN MORTGAGE SERVICES, INC (Beneficiary) and recorded in Mortgage Book, Page, in instrument# 20031114000754100 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

George Pfeiffer, Vice President

STATE OF MICHIGAN COUNTY OF OAKLAND

I, Gina M. Paese, a Notary Public for said County and State, do hereby certify that George Pfeiffer, 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 19 day of APRIL, 2005.

(SEAL)

Notary Public, Gina M. Paese

Oakland 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:

JEREMY WESTON JOWERS, JESSICA H JOWERS
4200 HERITAGE OAKS CIRC

4200 HERITAGE OAKS CIRC BIRMINGHAM, AL 35242