

## CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF SHELBY
Loan No. 999679074

I, Kathy Dettloff, 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 \$103,500.00 secured by the deed of trust executed by JIMMY RUSS and ANN RUSS, HUSBAND AND WIFE ARE ONE THE SAME AS JIMMY G. RUSS AND ANN D. RUSS AS SHOWN ON THE TITLE TO PROPERTY (Grantors) to MERS, AS NOMINEE FOR HOMETOWN MORTGAGE SERVICES, INC (Beneficiary) and recorded in Mortgage Book ., Page ., in instrument# 20030926000650600 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

Kathy Dettloff, Vice President

STATE OF MICHIGAN COUNTY OF OAKLAND

I, Bonita E. Urbats, a Notary Public for said County and State, do hereby certify that Kathy Dettloff, 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 12 day of MAY, 2005.

(SEAL)

Notary Public, Bonita E. Urbats

Oakland County County, Acting in Oakland County

My commission Expires: 11/09/2005

THIS INSTRUMENT PREPARED BY

NAME: Shante D. David

ADDRESS: FLAGSTAR BANK, FSB 5151 CORPORATE DRIVE

TROY, MI 48098

WHEN RECORDED RETURN TO:

JIMMY RUSS, ANN RUSS

PO BOX 437

WILSONVILLE, AL 35186