


20051012000531660 1/1 \$11.00
Shelby Cnty Judge of Probate, AL
10/12/2005 11:25:52AM FILED/CERT

CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF SHELBY
Loan No. 999173590

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 \$130,000.00 secured by the deed of trust executed by RICHARD VARNER and JOETTE F VARNER, HUSBAND AND WIFE (Grantors) to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR HOMETOWN MORTGAGE SERVICES, INC (Beneficiary) and recorded in Mortgage Book N/A, Page N/A, in instrument# 20030212000087260 in SHELBY County Registry was satisfied. I request this certificate of satisfaction be recorded and the above-referenced security instrument be cancelled of record.

Mortgage Electronic Registration Systems, Inc.
as Nominee for Flagstar Bank, FSB



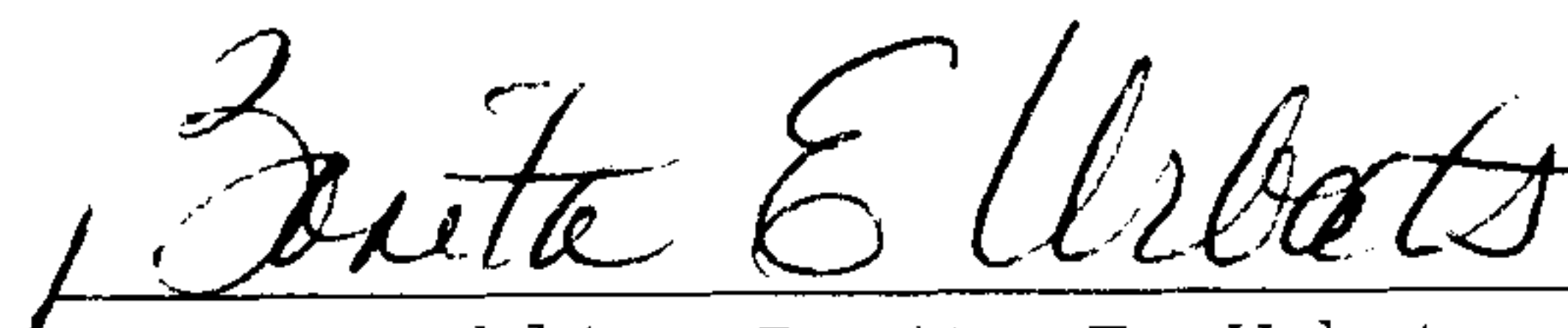
Mark Ermis, Vice President

STATE OF MICHIGAN
COUNTY OF OAKLAND

I, Bonita E. Urbats, 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 appeared before me this day and acknowledged the due execution of the foregoing instrument for and in behalf of said corporation.

Witness my hand and official seal, this the 25 day of AUGUST, 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: Angel Hall
ADDRESS: FLAGSTAR BANK, FSB
5151 CORPORATE DRIVE
TROY, MI 48098

WHEN RECORDED RETURN TO:

RICHARD VARNER, JOETTE F VARNER
4813 CALDWELL MILL LANE
BIRMINGHAM, AL 35242