

CERTIFICATE OF SATISFACTION

STATE OF ALABAMA, COUNTY OF SHELBY Loan No. 500449698

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 \$275,680.00 secured by the deed of trust executed by MARC SHANE CALHOUN and KATHRINE W CALHOUN, 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# 20050124000035020 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, 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 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 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:

MARC SHANE CALHOUN, KATHRINE W CALHOUN

305 WEST GRANDVIEW TER MAYLENE, AL 35114