

**CERTIFICATE OF SATISFACTION**

STATE OF ALABAMA,  
COUNTY OF SHELBY  
Loan No. 981063442

I, Elaine Skolnik, the Vice President, of Flagstar Bank, FSB, f/k/a First Security Savings Bank, FSB (Beneficiary), certify that the debt or other obligation in the amount of \$88,800.00 secured by the deed of trust executed by KENNETH D. LAMBERT (Grantors) to LEADERS IN LENDING, LLC (Beneficiary) and recorded in Mortgage Book N/A, Page N/A, in instrument# 1998-33658 in SHELBY County Registry was satisfied. I request this certificate of satisfaction be recorded and the above-referenced security instrument be cancelled of record.

Flagstar Bank, FSB  
f/k/a First Security Savings Bank, FSB


  
Elaine Skolnik, Vice President

STATE OF MICHIGAN  
COUNTY OF OAKLAND

I, Marie Carter, a Notary Public for said County and State, do hereby certify that Elaine Skolnik, Vice President of Flagstar Bank, FSB, f/k/a First Security Savings 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 12 day of SEPTEMBER, 2005.

(SEAL)

  
Notary Public, Marie Carter

Wayne County, acting in Oakland County County, Acting in Oakland County

My commission Expires: 10/05/2005

THIS INSTRUMENT PREPARED BY

NAME: Angel Hall  
ADDRESS: FLAGSTAR BANK, FSB  
5151 CORPORATE DRIVE  
TROY, MI 48098

WHEN RECORDED RETURN TO:

KENNETH D. LAMBERT  
1140 AMBERLEY WOODS DR  
HELENA 7, AL 35080

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