

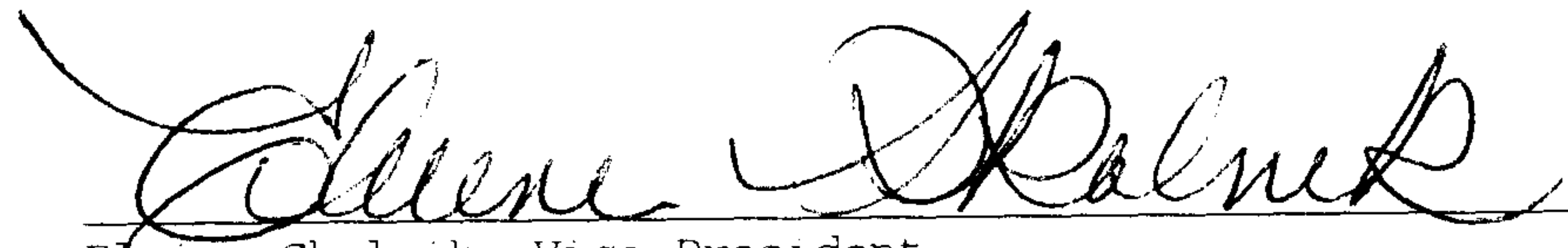
20051101000566010 1/1 \$11.00
Shelby Cnty Judge of Probate, AL
11/01/2005 10:00:10AM FILED/CERT

CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF SHELBY
Loan No. 500413919

I, Elaine Skolnik, 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 \$132,000.00 secured by the deed of trust executed by DAVID B HOLDER and CYNTHIA D HOLDER (Grantors) to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR LOMBARD FINANCIAL CORPORATION, LLC (Beneficiary) and recorded in Mortgage Book N/A, Page N/A, in instrument# 20041201000657730 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


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 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 12 day of SEPTEMBER, 2005.

(SEAL)


Notary Public, Marie Carter

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

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

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:

DAVID B HOLDER, CYNTHIA D HOLDER
1328 OLD CAHABA TRCE
HELENA, AL 35080