

CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF SHELBY
Loan No. 500831497

I, Debi Armstrong, 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 \$10,500.00 secured by the deed of trust executed by GREGG D EMERSON and CHANDRA B EMERSON (Grantors) to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR HOMETOWN MORTGAGE SERVICES INC (Beneficiary) and recorded in Mortgage Book, Page, in instrument# 20050912000471640 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

Debi Armstrong, Vice President

STATE OF MICHIGAN COUNTY OF OAKLAND

I, Nancy J. Meade, a Notary Public for said County and State, do hereby certify that Debi Armstrong, 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 07 day of NOVEMBER, 2005.

(SEAL)

Notary Public, Nancy J. Meade

Oakland County County, Acting in Oakland County

My commission Expires: 04/03/2006

THIS INSTRUMENT PREPARED BY

NAME: Angel Hall

ADDRESS: FLAGSTAR BANK, FSB

5151 CORPORATE DRIVE

TROY, MI 48098

WHEN RECORDED RETURN TO:

GREGG D EMERSON, CHANDRA B EMERSON 72 HONEYSUCKLE CIRC HELENA, AL 35080