

CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF SHELBY
Loan No. 859579137

I, Mark Ermis, the Assistant 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 \$85,000.00 secured by the deed of trust executed by KENNETH A CARNEVALE and SILVANA CARNEVALE (Grantors) to FLAGSTAR BANK, FSB (Beneficiary) and recorded in Mortgage Book , Page , in instrument# 20050808000402560 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

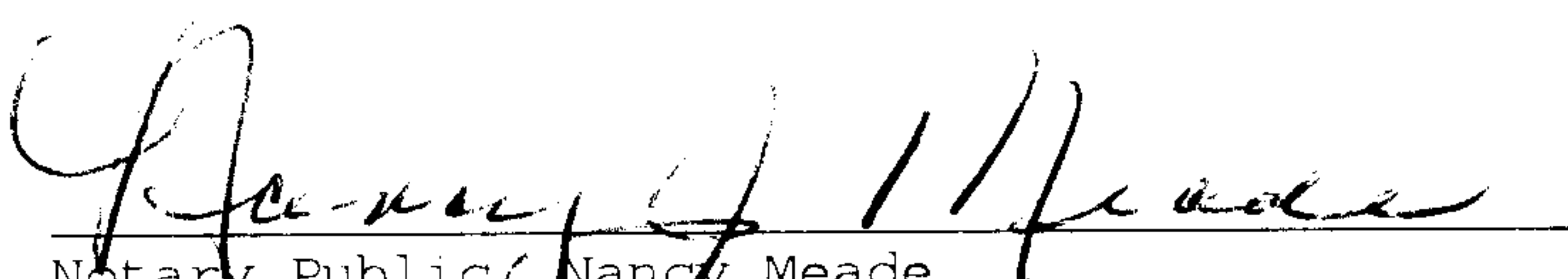

Mark Ermis, Assistant Vice President

STATE OF MICHIGAN
COUNTY OF OAKLAND

I, Nancy Meade, a Notary Public for said County and State, do hereby certify that Mark Ermis, Assistant 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 03 day of JANUARY, 2006.

(SEAL)


Notary Public, Nancy 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:

KENNETH A CARNEVALE, SILVANA CARNEVALE
1655 OAK PARK LANE
HELENA, AL 35080