


CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF SHELBY
Loan No. 500341497

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 \$128,000.00 secured by the deed of trust executed by JERRY W RAY and KRISTEN P RAY (Grantors) to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR SOUTHERN CAPITAL RESOURCES INC (Beneficiary) and recorded in Mortgage Book , Page , in instrument# 20041027000593370 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, Brian J. Szadek, 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 21 day of FEBRUARY, 2006.

(SEAL)



Notary Public, Brian J. Szadek
Macomb County, acting in Oakland County, Acting in Oakland County

BRIAN J. SZADEK
NOTARY PUBLIC, STATE OF MI
COUNTY OF MACOMB
MY COMMISSION EXPIRES JUN 24, 2012
ACTING IN COUNTY OF

My commission Expires: 06/22/2012

THIS INSTRUMENT PREPARED BY

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

WHEN RECORDED RETURN TO:

JERRY W RAY, KRISTEN P RAY
501 CROSSCREEK TR
PELHAM, AL 35124