

CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF SHELBY
Loan No. 981134534

I, Mae Lynn Campbell, 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 \$215,000.00 secured by the deed of trust executed by JAMES W. DAVIS, JR and NANCY B. DAVIS (Grantors) to SOUTHERN CAPITAL RESOURCES INC (Beneficiary) and recorded in Mortgage Book , Page , in instrument# 1999-19982 in SHELBY County Registry was satisfied. I request this certificate of statisfaction be recorded and the above-referenced security instrument be cancelled of record.

Daritha Lewis
NOTARY PUBLIC, WAYNE COUNTY, MI
My Commission Expires October 17, 2011
Acting in Oakland County, MI

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

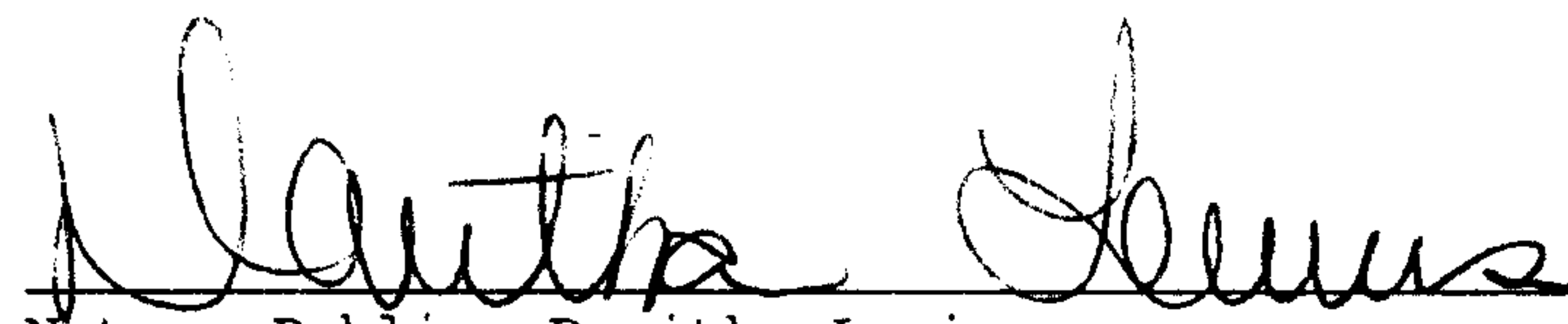

Mae Lynn Campbell, Vice President

STATE OF MICHIGAN
COUNTY OF OAKLAND

I, Daritha Lewis, a Notary Public for said County and State, do hereby certify that Mae Lynn Campbell, 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 offical seal, this the 27 day of MARCH, 2006.

(SEAL)


Notary Public, Daritha Lewis
Wayne, acting in Oakland County, Acting in Oakland County

My commission Expires: 10/17/2011

THIS INSTRUMENT PREPARED BY

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

WHEN RECORDED RETURN TO:

JAMES W. DAVIS, JR, NANCY B. DAVIS
PO BOX 381656
BIRMINGHAM, AL 35238