

CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF Shelby
Loan No. 500553241

I, Jerome T. Grembowski, 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 \$156,000.00 secured by the deed of trust executed by YOGESH D BORKAR and GAURI JACA (Grantors) to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR ALLIANCE HOME MORTGAGE (Beneficiary) and recorded in Mortgage Book , Page , in instrument# 20050303000101410 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

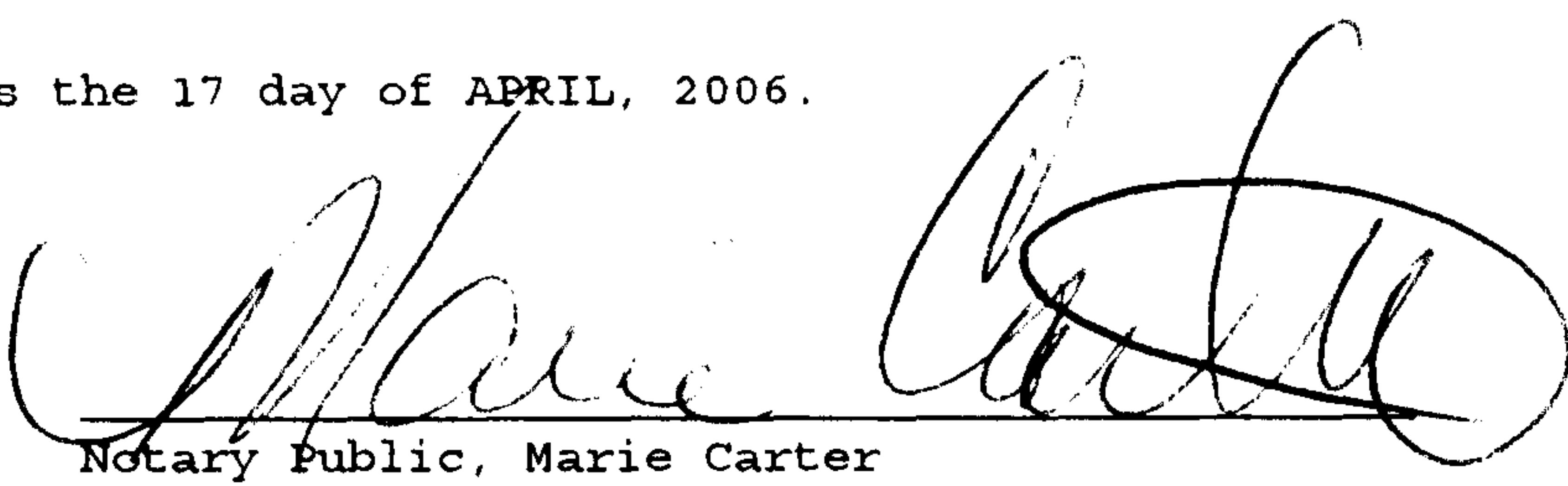

Jerome T. Grembowski, Vice President

STATE OF MICHIGAN
COUNTY OF OAKLAND

I, Marie Carter, a Notary Public for said County and State, do hereby certify that Jerome T. Grembowski, 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 17 day of APRIL, 2006.

(SEAL)


Notary Public, Marie Carter
Wayne, acting in Oakland County, Acting in Oakland County

My commission Expires: 10/05/2012

THIS INSTRUMENT PREPARED BY

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

WHEN RECORDED RETURN TO:

YOGESH D BORKAR, GAURI JACA
218 BEAVER CREEK PARKWAY
PELHAM, AL 35124

MARIE CARTER
NOTARY PUBLIC, WAYNE COUNTY, MI
My Commission Expires 10/05/2012
Acting in Oakland County, MI