

CERTIFICATE OF SATISFACTION

STATE OF ALABAMA, COUNTY OF SHELBY Loan No. 500631818

I, Mark Ermis, 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 \$154,597.00 secured by the deed of trust executed by RONALD J ROVENKO and JACQUELYN M ROVENKO (Grantors) to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR HOMETOWN MORTGAGE SERVICES INC (Beneficiary) and recorded in Mortgage Book , Page , in instrument# 20050513000231650 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

Mark Ermis, Vice President

STATE OF MICHIGAN COUNTY OF OAKLAND

I, Nelda J. Amador, a Notary Public for said County and State, do hereby certify that Mark Ermis, 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.

NELDA J. AMADOR Notary Public, State of Michigan County of Oakland

Witness my hand and offical seal, this the 10 day of MAY, 2006. My Commission Expires Dec. 29, 2012

Acting in the County of OAKLAND

(SEAL)

Notary Public, Welda J. Amador

Oakland County County, Acting in Oakland County

My commission Expires: 12/29/2012

THIS INSTRUMENT PREPARED BY

Angel Hall

NAME: FLAGSTAR BANK, FSB ADDRESS:

5151 CORPORATE DRIVE

TROY, MI 48098

WHEN RECORDED RETURN TO:

RONALD J ROVENKO, JACQUELYN M ROVENKO 134 NARROWS PEAK CIRC BIRMINGHAM, AL 35242