



20060601000259710 1/1 \$11.00  
Shelby Cnty Judge of Probate, AL  
06/01/2006 01:24:36PM FILED/CERT

CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,  
COUNTY OF SHELBY  
Loan No. 998563776

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 \$185,400.00 secured by the deed of trust executed by STEPHEN K SMITH and CHERYL H SMITH (Grantors) to SOUTHERN CAPITAL RESOURCES INC (Beneficiary) and recorded in Mortgage Book , Page , in instrument# 2002-00797 in SHELBY County Registry was satisfied. I request this certificate of statisfaction 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, Nelda J. Amador, 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 offical seal, this the 10 day of MAY, 2006.

(SEAL)

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

My Commission Expires Dec. 29, 2012  
Acting in the County of OAKLAND

Notary Public, Nelda J. Amador  
Oakland County, Acting in Oakland County

My Commission Expires: 12/29/2012

THIS INSTRUMENT PREPARED BY

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

WHEN RECORDED RETURN TO:

STEPHEN K SMITH, CHERYL H SMITH  
118 WINDSTONE PRKW  
CHELSEA, AL 35043