20060724000355360 1/1 \$11.00 Shelby Cnty Judge of Probate, AL 07/24/2006 11:03:54AM FILED/CERT

CERTIFICATE OF SATISFACTION

STATE OF ALABAMA, COUNTY OF SHELBY Loan No. 998762912

I, Carolyn Irwin, the Vice President, of Mortgage Electronic Registration Systems, Inc. (Beneficiary), certify that the debt or other obligation in the amount of \$162,000.00 secured by the deed of trust executed by RAY F WILLIAMS, JR and JUDITH LYNN WILLIAMS (Grantors) to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (Beneficiary) and recorded in Mortgage Book, Page, in instrument# 20020606000268160 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.

Carolyn Ityin, Vice President

STATE OF MICHIGAN COUNTY OF OAKLAND

I, Nelda J. Amador, a Notary Public for said County and State, do hereby certify that Carolyn Irwin, Vice President of Mortgage Electronic Registration Systems, Inc., 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 10 day of JULY, 2006.

NELDA J. AMADOR
Notary Public. State of Michigan
County of Oakland
My Commission Expires Dec. 29, 2012
Acting in the County of County

Notary Public Nelda J. Amador

Oakland County County, Acting in Oakland County

My commission Expires: 12/29/2012

THIS INSTRUMENT PREPARED BY

Angel Hall NAME:

ADDRESS: FLAGSTAR BANK, FSB 5151 CORPORATE DRIVE

TROY, MI 48098

WHEN RECORDED RETURN TO:

RAY F WILLIAMS, JR, JUDITH LYNN WILLIAMS

2013 SHAGBARK RD BIRMINGHAM, AL 35244