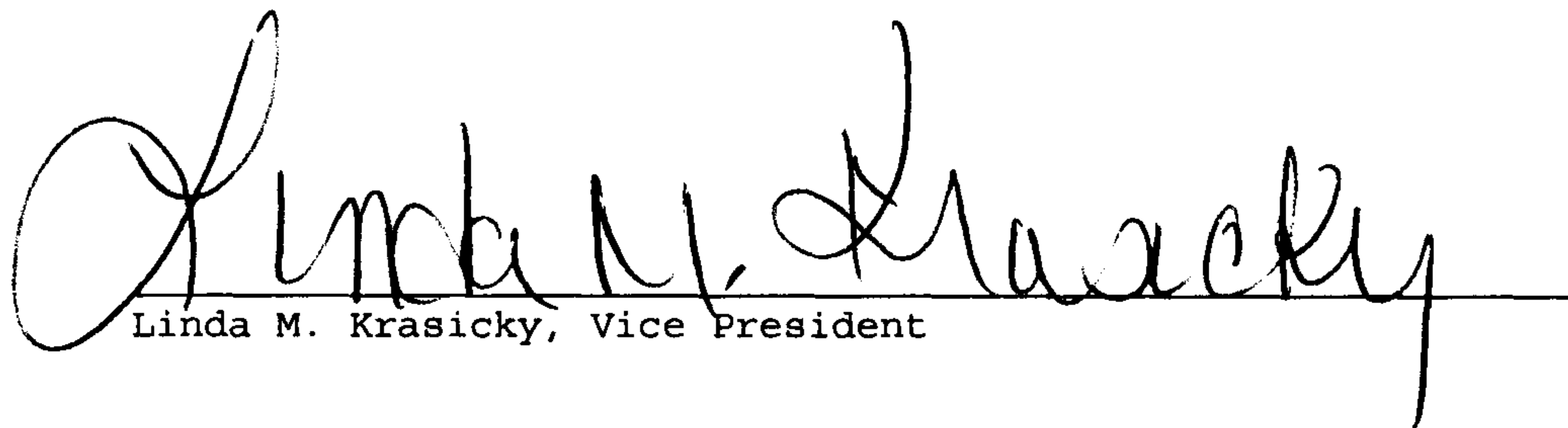


CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF SHELBY
Loan No. 500519660

I, Linda M. Krasicky, the Vice President, of Mortgage Electronic Registration Systems, Inc. (Beneficiary), certify that the debt or other obligation in the amount of \$359,550.00 secured by the deed of trust executed by TERRELL B SMITH and KATHERINE G SMITH (Grantors) to LOMBARD FINANCIAL CORPORATION, LLC A ALABAMA CORPORATION (Beneficiary) and recorded in Mortgage Book , Page , in instrument# 20050222000085560 in SHELBY County Registry was satisfied. I request this certificate of satisfaction be recorded and the above-referenced security instrument be cancelled of record.

Mortgage Electronic Registration Systems, Inc.


Linda M. Krasicky, Vice President

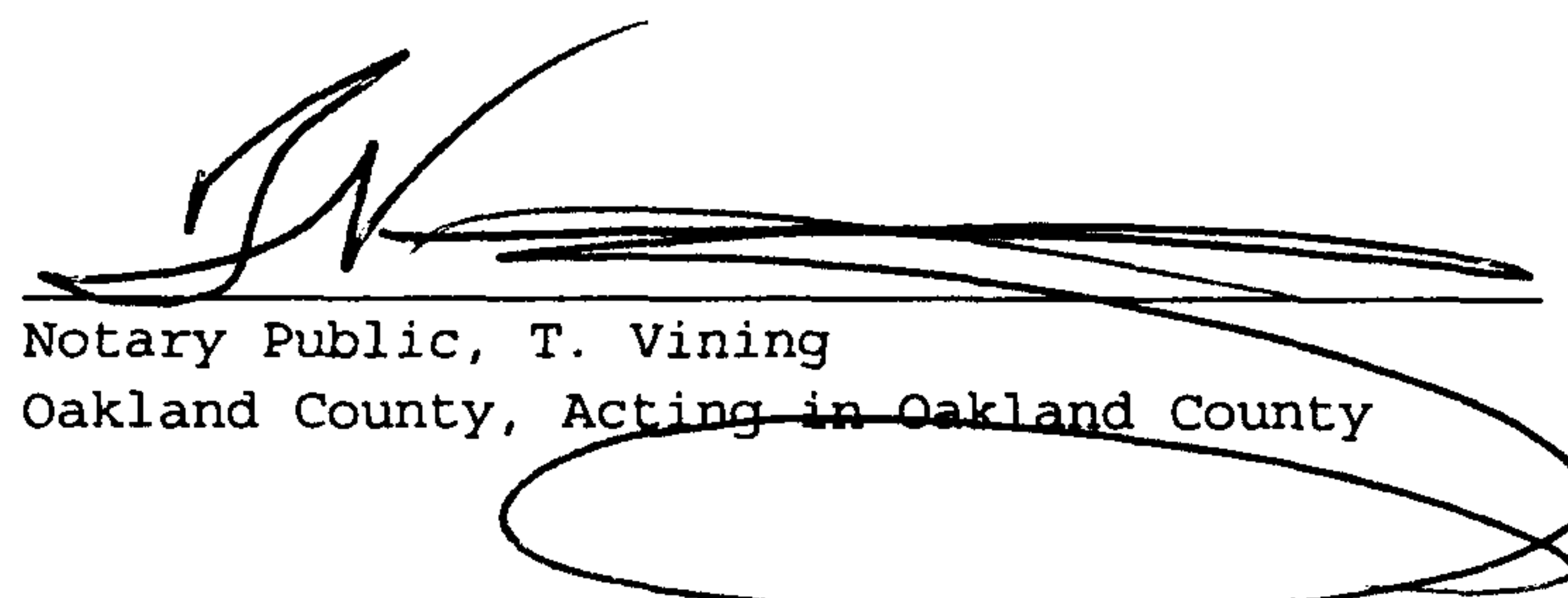
STATE OF MICHIGAN
COUNTY OF OAKLAND

I, T. Vining, a Notary Public for said County and State, do hereby certify that Linda M. Krasicky, Vice President of Mortgage Electronic Registration Systems, Inc., 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 official seal, this the 11 day of OCTOBER, 2006.

(SEAL)

T. VINING
NOTARY PUBLIC, OAKLAND COUNTY, MI
My Commission Expires 01/23/2012
Acting in Oakland County, MI


Notary Public, T. Vining
Oakland County, Acting in Oakland County

My commission Expires: 01/23/2012

THIS INSTRUMENT PREPARED BY

NAME: Sheila Brown
ADDRESS: FLAGSTAR BANK, FSB
5151 CORPORATE DRIVE
TROY, MI 48098

WHEN RECORDED RETURN TO:

TERRELL B SMITH, KATHERINE G SMITH
1009 SANDHURST CIRC
BIRMINGHAM, AL 35242