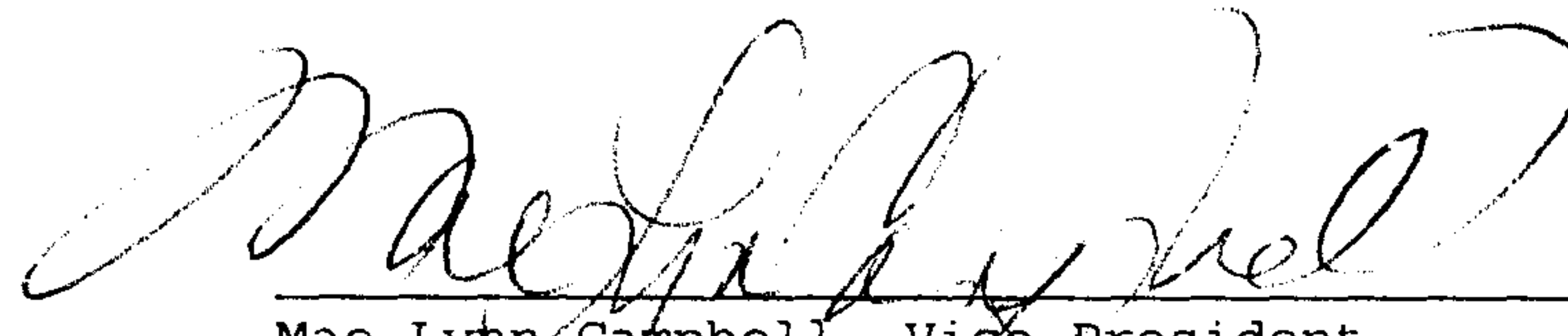


CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF SHELBY
Loan No. 501143551

I, Mae Lynn Campbell, the Vice President, of Mortgage Electronic Registration Systems, Inc. (Beneficiary), certify that the debt or other obligation in the amount of \$23,980.00 secured by the deed of trust executed by WILLIAM H PALMER and JEAN PALMER (Grantors) to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR HOMETOWN MORTGAGE SERVICES INC (Beneficiary) and recorded in Mortgage Book , Page , in instrument# 20060726000350140 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.

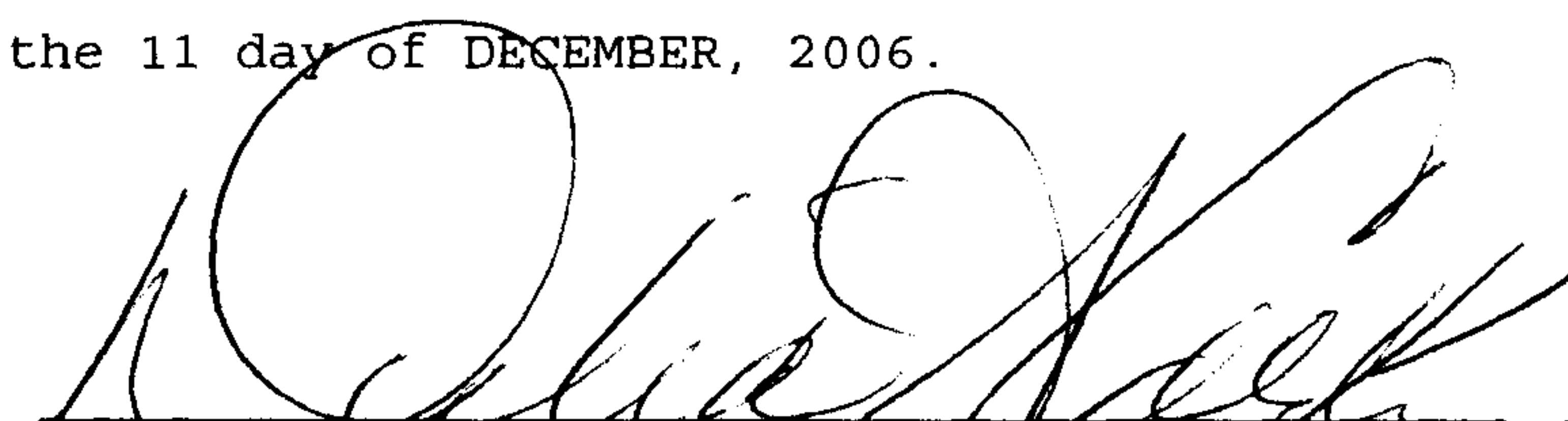

Mae Lynn Campbell, Vice President

STATE OF MICHIGAN
COUNTY OF OAKLAND

I, Delia A. Corke, a Notary Public for said County and State, do hereby certify that Mae Lynn Campbell, 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 offical seal, this the 11 day of DECEMBER, 2006.

(SEAL)


Notary Public, Delia A. Corke
Oakland County, Acting in Oakland County

DELIA A. CORKE
NOTARY PUBLIC, OAKLAND COUNTY, MI
My Commission Expires 05/02/2012
Acting in Oakland County, MI

My commission Expires: 05/02/2012

THIS INSTRUMENT PREPARED BY

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

WHEN RECORDED RETURN TO:

WILLIAM H PALMER, JEAN PALMER
211 HIGH RIDGE DR
PELHAM, AL 35124