

CERTIFICATE OF SATISFACTION

STATE OF ALABAMA, COUNTY OF SHELBY Loan No. 501168703

I, Tajuana Anthony, the Vice President, of Mortgage Electronic Registration Systems, Inc. (Beneficiary), certify that the debt or other obligation in the amount of \$196,125.00 secured by the deed of trust executed by DAVID B HOLDER and CYNTHIA D HOLDER (Grantors) to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR LOMBARD FINANCIAL CORPORATION, LLC. (Beneficiary) and recorded in Mortgage Book, Page, in instrument# 20060818000406250 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.

Tajuana Anthony, Vice President

STATE OF MICHIGAN COUNTY OF OAKLAND

I, Nelda J. Amador, a Notary Public for said County and State, do hereby certify that Tajuana Anthony, 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 08 day of JANUARY, 2008.

(SEAL)

Notary Public, Mala J. Amador

County of Oakland

Oakland County, Acting in Oakland County Commission Expires 12/29/2012

Acting in the County of Oakland

My commission Expires: 12/29/2012

THIS INSTRUMENT PREPARED BY

NAME: Sheila Brown

ADDRESS: FLAGSTAR BANK, FSB

5151 CORPORATE DRIVE

TROY, MI 48098

WHEN RECORDED RETURN TO:

DAVID B HOLDER, CYNTHIA D HOLDER 5215 HARVEST RIDGE LANE

BIRMINGHAM, AL 35242