

**CERTIFICATE OF SATISFACTION**

STATE OF ALABAMA,  
COUNTY OF SHELBY  
Loan No. 501696185

I, Kristin Williams, the Vice President, of Mortgage Electronic Registration Systems, Inc. (Beneficiary), certify that the debt or other obligation in the amount of \$116,928.00 secured by the deed of trust executed by DARRELL LOWERY and CYNTHIA LOWERY (Grantors) to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR HOMETOWN MORTGAGE SERVICES, INC. (Beneficiary) and recorded in Mortgage Book , Page , in instrument# 20071016000479910 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.




Kristin Williams, Vice President

STATE OF MICHIGAN  
COUNTY OF OAKLAND

I, Bonita E. Urbats, a Notary Public for said County and State, do hereby certify that Kristin Williams, 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 14 day of OCTOBER, 2008.

(SEAL)

  
Notary Public, Bonita E. Urbats  
Oakland County, Acting in Oakland County

**BONITA E. URBATS**  
NOTARY PUBLIC, OAKLAND COUNTY, MI  
My Commission Expires 11/09/2011  
Acting in the County of Oakland

My commission Expires: 11/09/2011

THIS INSTRUMENT PREPARED BY

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

WHEN RECORDED RETURN TO:

DARRELL LOWERY, CYNTHIA LOWERY  
235 HIGHWAY 307  
SHELBY, AL 35143