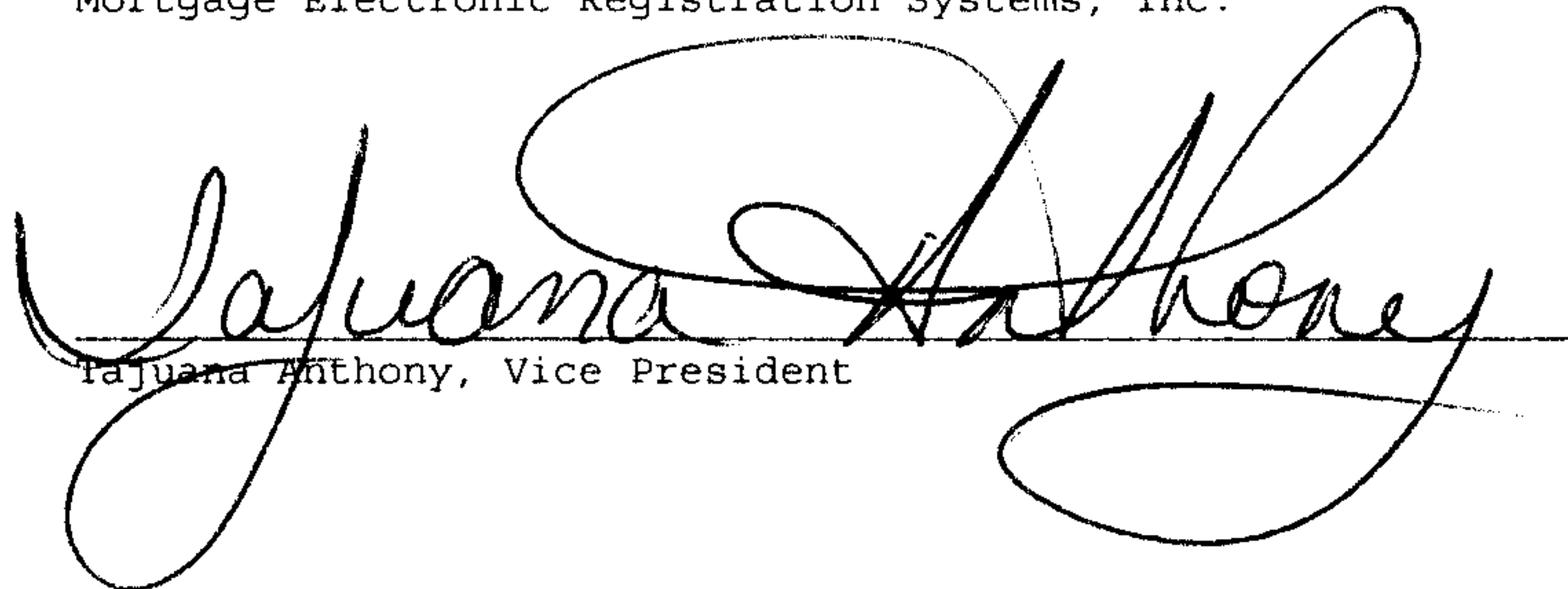


CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF SHELBY
Loan No. 502222647

I, Tajuana Anthony, the Vice President, of Mortgage Electronic Registration Systems, Inc. (Beneficiary), certify that the debt or other obligation in the amount of \$190,459.00 secured by the deed of trust executed by CLINTON RUFFIN JR and CHERYL RUFFIN (Grantors) to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR COVENANT BANK (Beneficiary) and recorded in Mortgage Book , Page , in instrument# 20080801000311110 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.

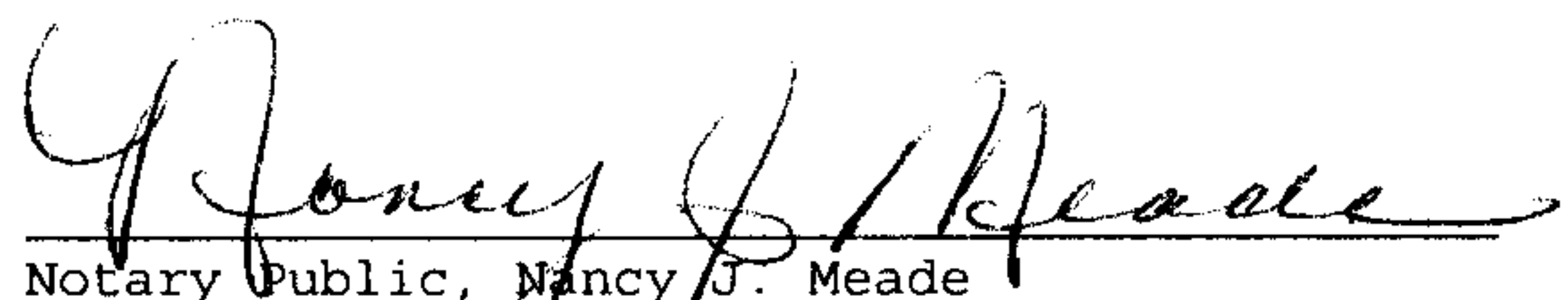

Tajuana Anthony, Vice President

STATE OF MICHIGAN
COUNTY OF OAKLAND

I, Nancy J. Meade, 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 24 day of FEBRUARY, 2009.

(SEAL)


Notary Public, Nancy J. Meade
Oakland County County, Acting in Oakland County

My commission Expires: 04/03/2012

THIS INSTRUMENT PREPARED BY

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

WHEN RECORDED RETURN TO:

CLINTON RUFFIN JR, CHERYL RUFFIN
141 FALLING WATERS LN
MAYLENE, AL 35114