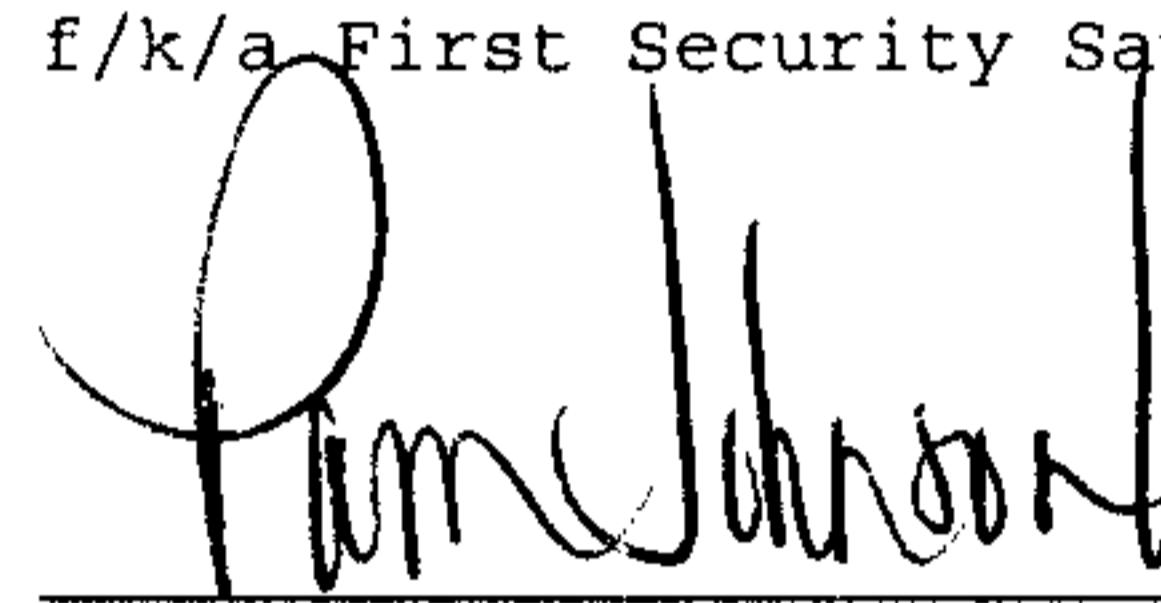


CERTIFICATE OF SATISFACTION

STATE OF ALABAMA,
COUNTY OF SHELBY
Loan No. 859468042

I, Pam Johnson, the Assistant Vice President, of Flagstar Bank, FSB f/k/a First Security Savings Bank, FSB (Beneficiary), certify that the debt or other obligation in the amount of \$51,800.00 secured by the deed of trust executed by MELISSA J FOTI (Grantors) to FLAGSTAR BANK, FSB. (Beneficiary) and recorded in Mortgage Book , Page , in instrument# 20041108000615140 in SHELBY County Registry was satisfied. I request this certificate of statisfaction be recorded and the above-referenced security instrument be cancelled of record.

Flagstar Bank, FSB
f/k/a First Security Savings Bank, FSB



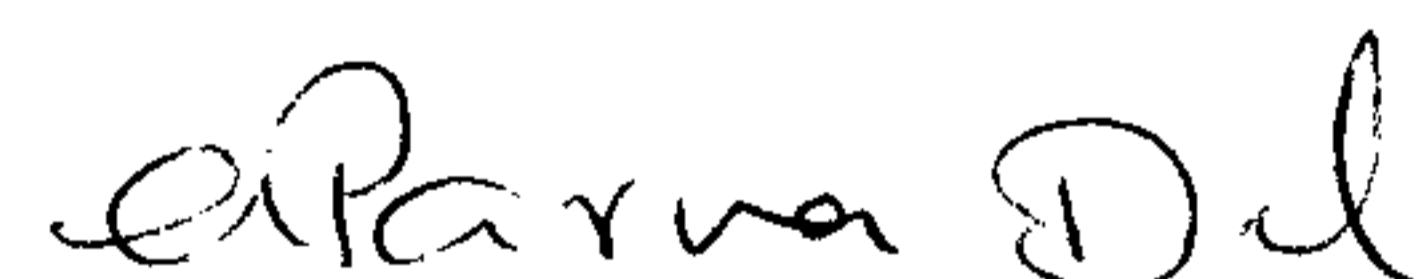
Pam Johnson, Assistant Vice President

STATE OF MICHIGAN
COUNTY OF OAKLAND

I, Aparna Deb, a Notary Public for said County and State, do hereby certify that Pam Johnson, Assistant Vice President of Flagstar Bank, FSB, f/k/a First Security Savings Bank, FSB 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 30 day of MARCH, 2009.

(SEAL)



Notary Public, Aparna Deb
Oakland County, Acting in Oakland County

My commission Expires: 12/10/2013

THIS INSTRUMENT PREPARED BY

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

WHEN RECORDED RETURN TO:

MELISSA J FOTI
2088 EAGLE RIDGE DRIVE
BIRMINGHAM, AL 35242

APARNA DEB
NOTARY PUBLIC, Oakland County, MI
My Commission Expires 12/10/2013
Acting in the County of Oakland