

CERTIFICATE OF SATISFACTION

STATE OF ALABAMA, COUNTY OF SHELBY Loan No. 998899562

I, Antwane Jackson, 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 \$187,000.00 secured by the deed of trust executed by FRANKLIN SCOTT SMITH and DONNA B SMITH (Grantors) to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR FRONTIER NATIONAL BANK (Beneficiary) and recorded in Mortgage Book , Page , in instrument# 20030926000650060 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

Antware Jackson, Assistant Vice President

STATE OF MICHIGAN COUNTY OF OAKLAND

I, Daritha Lewis, a Notary Public for said County and State, do hereby certify that Antwane Jackson, 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 05 day of MAY, 2009.

(SEAL)

Notary Public, Daritha Lewis

Wayne County, Acting in Oakland County

My commission Expires: 10/17/2011

THIS INSTRUMENT PREPARED BY

WHEN RECORDED RETURN TO:

NAME:

Shelia Brown

ADDRESS: FLAGSTAR BANK, FSB

5151 CORPORATE DRIVE

TROY, MI 48098

FRANKLIN SCOTT SMITH, DONNA B SMITH 26 CABALLO CIRC CHELSEA, AL 35043

Daritha Lewis

NOTARY PUBLIC, WAYNE COUNTY, MI

My Commission Expires October 17, 2011

Acting in Oakland County, MI