

## CERTIFICATE OF SATISFACTION

STATE OF ALABAMA, COUNTY OF Shelby Loan No. 500887628

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 \$18,800.00 secured by the deed of trust executed by JULIE GARDNER and CHARLES E GARDNER (Grantors) to FLAGSTAR BANK, FSB (Beneficiary) and recorded in Mortgage Book , Page , in instrument# 20051102000569170 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

Antwane Jackson, Assistant Vice President

STATE OF MICHIGAN COUNTY OF OAKLAND

I, Delia A. Corke, 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 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 30 day of NOVEMBER, 2009.

(SEAL)

Notary Public, Delia A. Corke

Oakland County, Acting in Oakland County

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My commission Expires: 05/02/2012

THIS INSTRUMENT FREPARED BY

NAME: Angel Hall

ADDRESS: FLAGSTAR BANK, FSB

5151 CCRPORATE DRIVE TROY, MI 48098

WHEN RECORDED RETURN TO:

JULIE GARDNER, CHARLES E GARDNER 126 CAMBRIAN WAY BIRMINGHAM, AL 35242

RECORDER'S MEMORANDUM At the time of recordation, this instrument was found to be inadequate for the best photographic reproduction.