

Recording Requested By:
HSBC MORTGAGE CORPORATION (USA)

When Recorded Return To:

America's First Federal CU
1200 4th Ave S/POBox11349
Birmingham, AL 35202-

DISCHARGE OF MORTGAGE

HSBC MORTGAGE CORPORATION (USA) #9884030 "LIJOI" Lender ID:152/072/0989840301 Shelby, Alabama
KNOW ALL MEN BY THESE PRESENTS,
That HSBC MORTGAGE CORPORATION (USA), F/K/A, MARINE MIDLAND MORTGAGE CORPORATION, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 09/19/1997, made and executed by BRUNO A LIJOI AND CHERYL LIJOI, to secure payment of the principal sum of \$139,500.00 plus interest, originally to MORTGAGEAMERICA, INC., in the County of SHELBY and the State of ALABAMA, Recorded 10/03/1997 as Instrument No. 1997-32144 is now Paid and Satisfied, and is therefore discharged.

In all references in this instrument to any party, the use of a particular gender or number is intended to include the appropriate gender or number as the case may be.

IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these presents to be signed by its duly authorized officer(s)

HSBC MORTGAGE CORPORATION (USA), F/K/A,
MARINE MIDLAND MORTGAGE CORPORATION
On November 06, 2000

By:



PHILIP A. LOGRASSO, ASS'T VICE
PRESIDENT

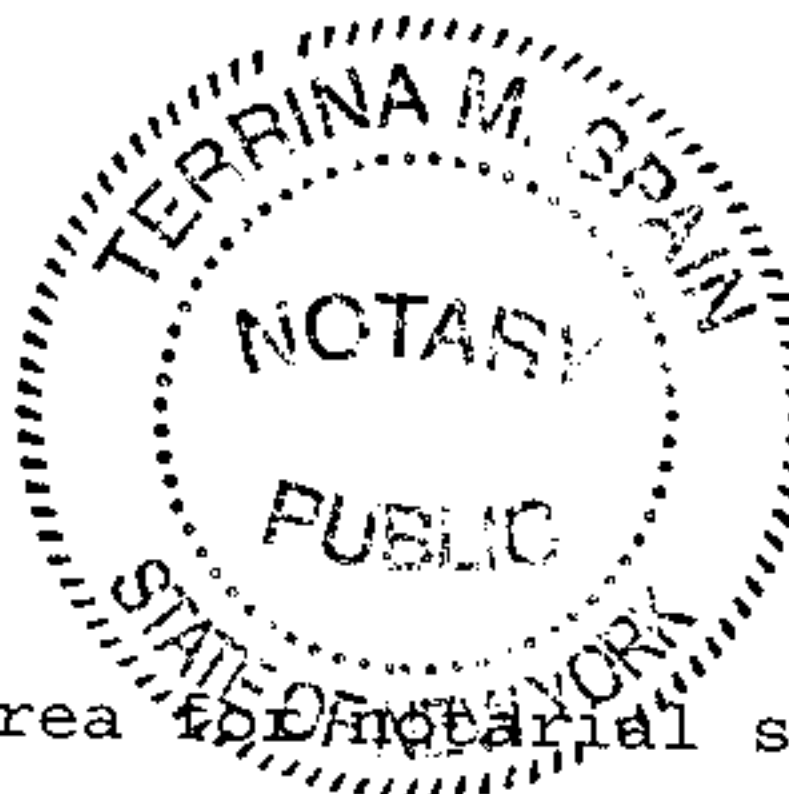


STATE OF New York
COUNTY OF Erie

On November 06, 2000, before me, Terrina Spain, a Notary Public in and for Erie County, in the state of New York, personally appeared Philip A. LoGrasso, Ass't Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument, the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.


TERRINA M. SPAIN
Notary Public, State of New York
My Commission Expires 11/27/2001 #01SP5040971
Qualified in Erie County



(This area for notarial seal)

* Document Prepared By:
JULIE ANN ENRIGHT

JAE-20001106-0045 ALSHELBY SHELBY AL BAT: 10793/9884030 KXALDOM1

Inst # 2000-40824

11/28/2000-40824
09:53 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMB 11.00