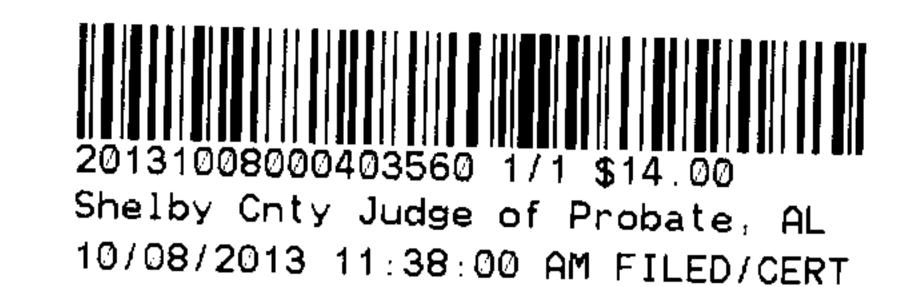
Recording Requested By: PHH Mortgage Corporation (PHHM)

When Recorded Return To:

Lien Release Department PHH Mortgage Corporation (PHHM) 220 Northpointe Pkwy Amherst, NY 14228



RELEASE OF MORTGAGE

PHH Mortgage Corporation (PHHM) #:2029632334 "GIBSON" Lender ID:42C Shelby, Alabama MERS #: 100372300032130488 SIS #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MOREQUITY, INC. ITS SUCCESSORS AND ASSIGNS, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by MICHAEL GERARD GIBSON AND LUCY LEBLANC GIBSON, HUSBAND AND WIFE to secure payment of the principal sum of \$401,600.00 plus interest, originally to WILMINGTON FINANCE, A DIVISION OF AIG FEDERAL SAVINGS BANK, in the County of Shelby, and the State of Alabama, Dated: 05/19/2004 Recorded: 06/07/2004 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20040607000303870, 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).

Manager E. A.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MOREQUITY, INC. ITS

SUCCESSORS AND ASSIGNS

On October 3rd, 2013

REBECCA A. COSGROVE, Assistant Secretary

STATE OF New York COUNTY OF Erie

On the 3rd day of October in the year 2013 before me, the undersigned Notary Public in and for said State, personally appeared REBECCA A. COSGROVE, Assistant Secretary, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(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 capacity(ies), and that by his/her/their signature(s) on the instrument the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

WITNES my hand and official seal,

Notary Expires: 04/08/2017 #0\MU6279444.03. PUBLIC

Qualified in Erie County

(This area for notarial seal)

Prepared By: Julie Hoelzl, PHH Mortgage Corporation (PHHM) 220 Northpointe Pkwy, Amherst, NY 14228