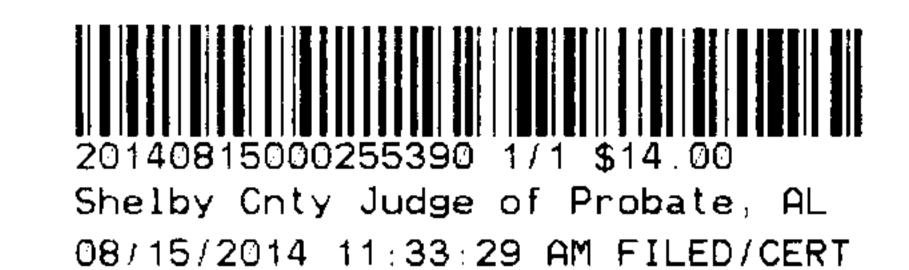
Recording Requested By: PHH Mortgage Corporation (PHHA)

When Recorded Return To:

SAMUEL WILSON SIROTE & PERMUTT, P.C. 2311 HIGHLAND AVENUE SOUTH Birmingham, AL 35205



CANCELLATION OF DEED OF TRUST

HSBC Mortgage Corporation USA #:1157708 "CAPPS" Lender ID:152/072/0119577089 Shelby, Alabama KNOW ALL MEN BY THESE PRESENTS,

That HSBC MORTGAGE CORPORATION (USA), FORMERLY KNOWN AS MARINE MIDLAND MORTGAGE CORPORATION, hereinafter referred to as the Beneficiary, DOES HEREBY CERTIFY, that a certain Deed of Trust Dated: 05/22/1997, made and executed by CHRIS E CAPPS, UNMARRIED to secure payment of the principal sum of \$108,650.00 plus interest, originally to WAYNE KEITH, Trustee for MARINE MIDLAND MORTGAGE CORPORATION, in the County of Shelby and the State of Alabama, Recorded: 06/05/1997 as Instrument No.: 1997-17604 in Book/Reel/Liber: N/A Page/Folio: N/A, 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 Beneficiary has set his hand and has caused these presents to be signed by its duly authorized officer(s).

HSBC MORTGAGE CORPORATION (USA), FORMERLY KNOWN AS MARINE MIDLAND MORTGAGE CORPORATION

On August 6th, 2014

By: MICHAEL PETER, VP & ASST SEC OF RML ASD OF HSBC MORTGAGE CORP USA

STATE OF New York COUNTY OF Erie

On the 6th day of August in the year 2014 before me, the undersigned Notary Public in and for said State, personally appeared MICHAEL PETER, VP & ASST SEC OF RML ASD OF HSBC MORTGAGE CORP USA of HSBC MORTGAGE CORPORATION (USA), F/K/A, MARINE MIDLAND MORTGAGE CORPORATION, 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.

WITNESS my hand and official seal,

INDRANI MUKHERJEE
Notary Expires: 04/08/2017 \#01MU6279444

Qualified in Erie County

(This area for notarial seal)

Prepared By: ERIC KORZENIEWSKI, PHH MORTGAGE CORPORATION 220 Northpointe Pkwy, Amherst, NY 14228 1-866-435-7085