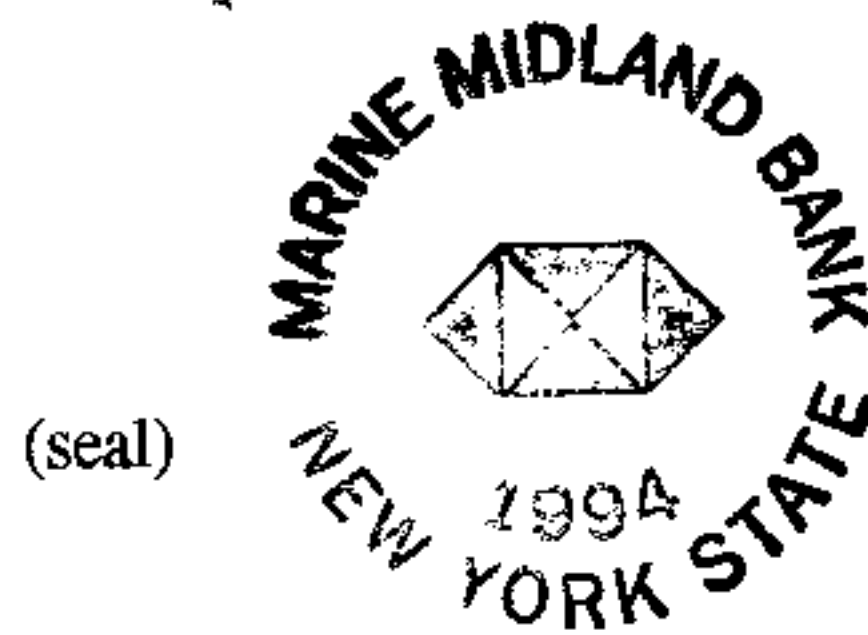


State of Alabama
County of SHELBY

IN WITNESS WHEREOF, the undersigned Marine Midland Bank, successor by merger to First Federal Savings and* has caused these presents to be executed this 9th day of January, 1998.



Marine Midland Bank, successor by
merger to First Federal Savings
and*

BY: Robert R. Hollinsworth
Robert R. Hollinsworth, Vice President

State of New York }
County of Erie } ss.

I, the undersigned Notary Public in and for said County in said State, hereby certify that Robert R. Hollinsworth whose name as Vice President of Marine Midland Bank, successor by merger to First Federal Savings and* a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this date that, being informed of the contents of the instrument, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and Official seal this 9th day of January, 1998.

JILL JEWETT No. 4969274
Notary Public, State of New York
 Qualified in Erie County
My Commission Expires July 9, 19

Notary Public

This release was prepared by J. SCHUMACHER, Marine Midland Mortgage Corporation,
2929 Walden Avenue, Depew, New York 14043. Mortgage Account No. 1195845.

*Loan Association of Rochester

02/05/1998-03899
10:46 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
8.50
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