

Recording Requested By:  
HSBC MORTGAGE CORPORATION (USA)

When Recorded Return To:

Christopher Bowler  
517 River Highlands Way  
Birmingham, AL 35244-0000

Inst # 2002-15127

04/01/2002-15127  
01:32 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 CH 11.00

DISCHARGE OF MORTGAGE

HSBC MORTGAGE CORPORATION (USA) #:1638372 "BOWLER" Lender ID:752/709/1667564950 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 04/22/1998, made and executed by CHRISTOPHER E BOWLER AND LORI H BOWLER, HUSBAND AND WIFE to secure payment of the principal sum of \$225,000.00 plus interest, originally to MARINE MIDLAND MORTGAGE CORPORATION, in the County of SHELBY and the State of ALABAMA, Recorded 04/30/1998 as Instrument No. 1998-15540 is now Paid and Satisfied, and is therefore discharged.

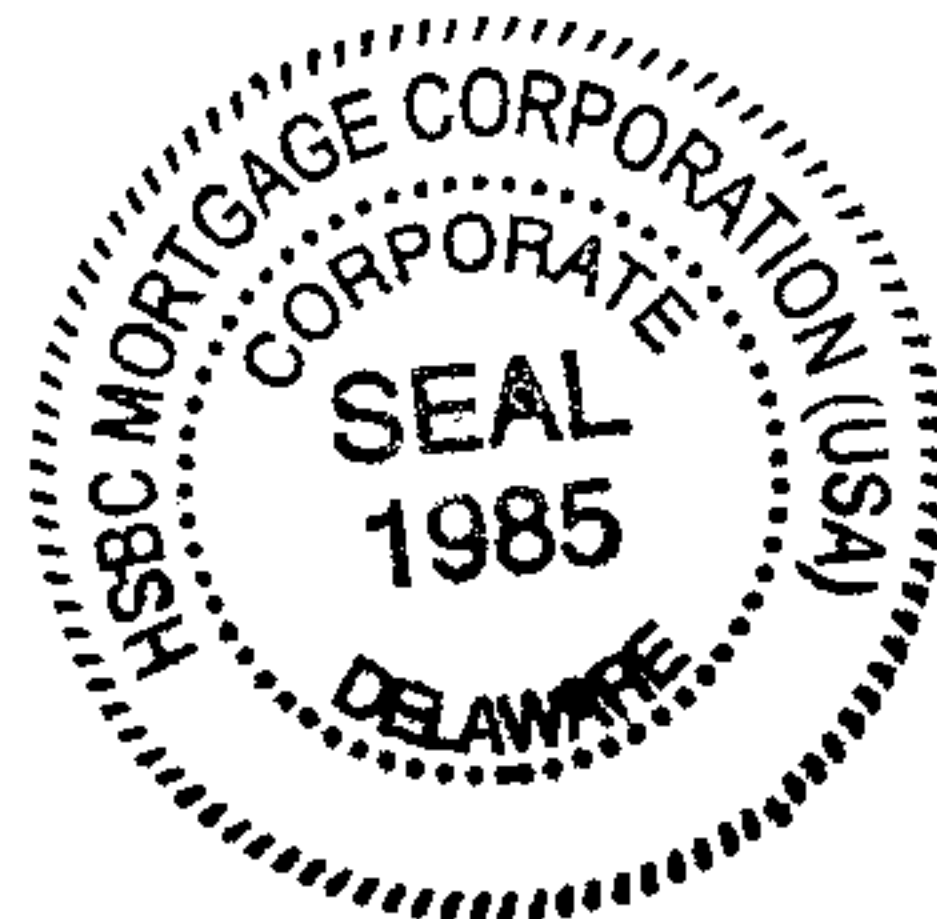
In all references in this instrument to any party, the use of a particular gender or number is intended to include the appropriate gender or number as the case may be.

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 January 31, 2002

By:

PHILIP A. LOGRASSO, ASS'T VICE  
PRESIDENT



STATE OF New York  
COUNTY OF Erie

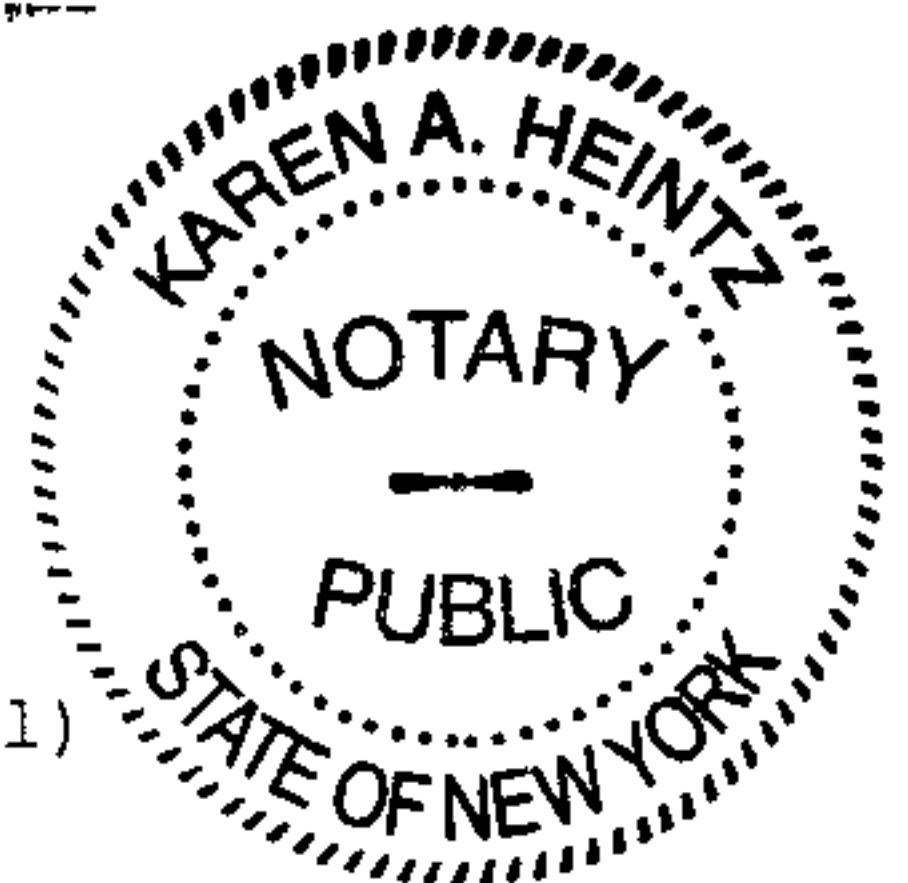
On January 31, 2002, before me, KAREN A. HEINTZ, a Notary Public in and for Erie County, in the state of New York, personally appeared Philip A. LoGrasso, Ass't Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed 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.

KAREN A. HEINTZ

Notary Expires: 04/09/2003 #01HE6057109

KAREN A. HEINTZ  
No. 01HE6057109  
Notary Public, State of New York  
Qualified in Erie County  
My Commission Expires April 09, 2003



\* Document Prepared By:

HSBC MTG CORP (USA) JULIE ENRIGHT 2929 WALDEN AVENUE, DEPEW, NY 14043

JAE-20020131-0082 ALSHELBY SHELBY AL BAT 16345/1638372 KXALDOM1