Recording Requested By: HSBC MORTGAGE CORPORATION (USA) 20020913000440820 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 09/13/2002 12:49:00 FILED/CERTIFIED

When Recorded Return To:

Geoffrey Ketchum 2024 Lake Heather Dr Birmingham, AL 35242-4833

DISCHARGE OF MORTGAGE

HSBC MORTGAGE CORPORATION (USA) #:9199509 "KETCHAM" Lender ID:248/001/0009199509 Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS, That HSBC BANK, USA, FORMERLY KNOWN AS MARINE MIDLAND BANK, SUCCESSOR BY CONVERSION TO MARINE MIDLAND BANK, N.A., hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 11/19/1993, made and executed by GEOFFREY C KETCHAM AND JANE S KETCHUM, to secure payment of the principal sum of \$370,000.00 plus interest, originally to SOUTHTRUST MORTGAGE CORPORATION, in the County of SHELBY and the State of ALABAMA, Recorded 12/16/1993 as Instrument No. 1993-40435 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 BANK, USA, formerly known as MARINE MIDLAND BANK, successor by conversion TO MARINE MIDLAND BANK, N.A.

March 05, 2002 On

SASKO POPOVSKI, ASST VICE

PRESIDENT

STATE OF New York COUNTY OF Erie

On the 5th day of March in the year 2002 before me, the undersigned, a Notary Public in and for said state, personally appeared Sasko Popovski, Ass't Vice President, 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.

CALVIN F. JACKSON Notary Expires: 09/13/2005 #01JA6030512

CAUTINE WOOM Notary Public, State of New York Qualities in Erie County_ My Commission Expires Sept. 13, 200 5

(This area for notarial seal) HSBC MTG CORP (USA) JULIE ENRIGHT 2929 WALDEN AVENUE, DEPEW, NY 1

JAE-20020305-0050 ALSHELB SHELBY AL BAT: 16971/9199509 KXALDOM1