

Recording Requested By: HSBC MORTGAGE CORPORATION (USA)

When Recorded Return To:

WILLIAM HALBROOKS WILLIAM H. HALBROKS, ATTORNEYS AT LAW #1 INDEPENDENCE PLAZA, SUITE 704 BIRMINGHAM, AL 35209

DISCHARGE OF MORTGAGE

HSBC MORTGAGE CORPORATION (USA) #:0574047 "GIFFIN" Lender ID:795/045/118733060 Shelby, Alabama KNOW ALL MEN BY THESE PRESENTS, that HSBC MORTGAGE CORPORATION (USA), hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by JAMES R. GIFFIN AND CAROL C. GIFFIN, HUSBAND AND WIFE to secure payment of the principal sum of \$220,000.00 plus interest, originally to HSBC MORTGAGE CORPORATION (USA), in the County of Shelby, and the State of Alabama, Dated: 09/19/2001 Recorded: 10/03/2001 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2001-42819, is now Paid and Satisfied, and is therefore discharged.

In all references in this 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) On March 11th. 2003

STATE OF New York COUNTY OF Erie

On March 11th, 2003, before me, THOMAS A BEYER, a Notary Public in and for Erie County, in the State of New York, personally appeared DIANA ROBINSON, Assistant 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, and that by his/her/their signature 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.

WITNESS my hand and official seal,

THOMAS A BEYER

Notary Expires: 11/23/2006 #01BE5004786

(This area for notarial seal)

OFFICIAL SEAL

THOMAS A. BEYER

Notary Public - New York

ERIE COUNTY

My Commission Expires

November 23,