20031027000716440 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 10/27/2003 12:24:00 FILED/CERTIFIED

Recording Requested By: HSBC MORTGAGE CORPORATION (USA)

When Recorded Return To:

TITLE NOW, INC 300 CORPORATE PKWY S,STE 152 BIRMINGHAM, AL 35242

DISCHARGE OF MORTGAGE

HSBC MORTGAGE CORPORATION (USA) #:0756032 "HOYT" Lender ID:795/050/070458359 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 JOHN KURKHUM HOYT to secure payment of the principal sum of \$296,000.00 plus interest, originally to HSBC MORTGAGE CORPORATION (USA), in the County of Shelby, and the State of Alabama, Dated: 05/10/2002 Recorded: 05/21/2002 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20020521000239400, 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 October 16th, 2003

DENISE MECCA, Assistant

Vice-President

STATE OF New York COUNTY OF Erie

On the 16th day of October in the year 2003 before me, the undersigned, a Notary Public in and for said state, personally appeared DENISE MECCA, Assistant 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.

WITNESS my hand and official seal,

THOMAS ABEYER

Notary Expires: 11/23/2006 #01BE5004786

OFFICIAL SEAL
THOMAS A. BEYER
Notary Public, State of New York
Qualified in Erie County
My Commission Expires November 23, 2006

(This area for notarial seal)

JULIE ENRIGHT, HSBC MORTGAGE CORPORATION (USA) 2929 WALDEN AVENUE, DEPEW, NY 14043 800-338-4626

