20040402000168820 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 04/02/2004 10:53:00 FILED/CERTIFIED

Recording Requested By: HSBC MORTGAGE CORPORATION (USA)

When Recorded Return To:

JAMES R. MONCUS, JR., ATTORNEY 1313 ALFORD AVENUE BRMINGHAM, AL 35226

DISCHARGE OF MORTGAGE

HSBC MORTGAGE CORPORATION (USA) #:0742349 "HAND" Lender ID:795/501/009920595 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 GREGORY S. HAND AND TOBIE WILLINGHAM HAND, HUSBAND AND WIFE to secure payment of the principal sum of \$98,200.00 plus interest, originally to HSBC MORTGAGE CORPORATION (USA), in the County of Shelby, and the State of Alabama, Dated: 03/22/2002 Recorded: 04/01/2002 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2002-14906, 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) On March 10th, 2004

CONSTANTINA GAWRONSKI, Assistant Vice-President

STATE OF New York COUNTY OF Erie

On the 10th day of March in the year 2004 before me, the undersigned, a Notary Public in and for said state, personally appeared CONSTANTINA GAWRONSKI, 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,

 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)

Prepared By: LINDA LAMOREAUX, HSBC MORTGAGE CORPORATION (USA) 2929 WALDEN AVENUE, DEPEW, NY 14043 800-338-4626

