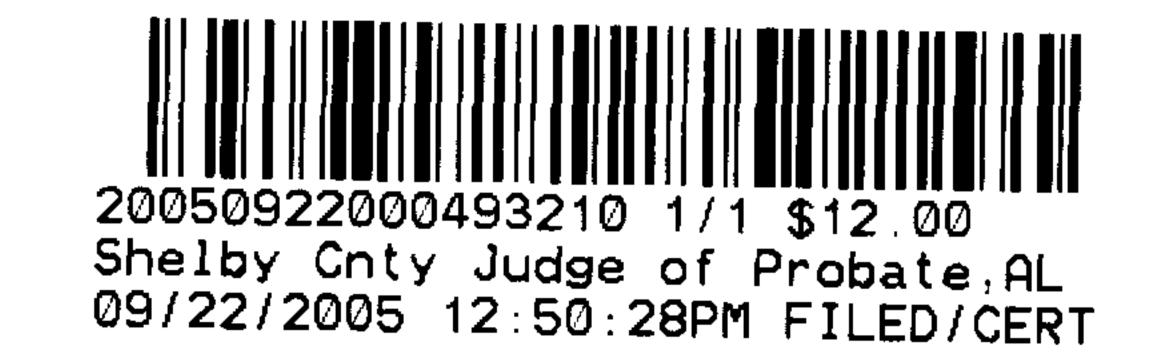
Recording Requested By: HSBC MORTGAGE CORPORATION (USA)

When Recorded Return To:

DEBRA HICKS 1541 KING CHARLES COURT ALABASTER, AL 35007 0000



DISCHARGE OF MORTGAGE

HSBC MORTGAGE CORPORATION (USA) #:1644614 "WALTERS" Lender ID:752/952/1669230350 Shelby, Alabama KNOW ALL MEN BY THESE PRESENTS, that HSBC MORTGAGE CORPORATION (USA) F/K/A MARINE MIDLAND MORTGAGE CORP., hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by DEBRA S. WALTERS to secure payment of the principal sum of \$61,600.00 plus interest, originally to MARINE MIDLAND MORTGAGE CORP., in the County of Shelby, and the State of Alabama, Dated: 11/06/1998 Recorded: 11/13/1998 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 1998-45229 ReRecorded 09/14/1999 in Book/Reel/Liber: 1999 Page/Folio: 38521 as Instrument No.: N/A, 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 CORP. On May 24th, 2005

LYNNE RUBERTO, Assistant Vice-President

STATE OF New York COUNTY OF Erie

On May 24th, 2005 before me, the undersigned, a Notary Public in and for the State, personally appeared LYNNE RUBERTO, 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 on behalf of which the individual(s) acted, executed the instrument.

WITNESS my hand and official seal,

VIOLA REESE

WOLA REESE BY RESULTIONS
Notary Public, State of National Lough
One last the East County Loug Notary Expires: 08/31/2006 #01RE5001044

(This area for notarial seal)

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