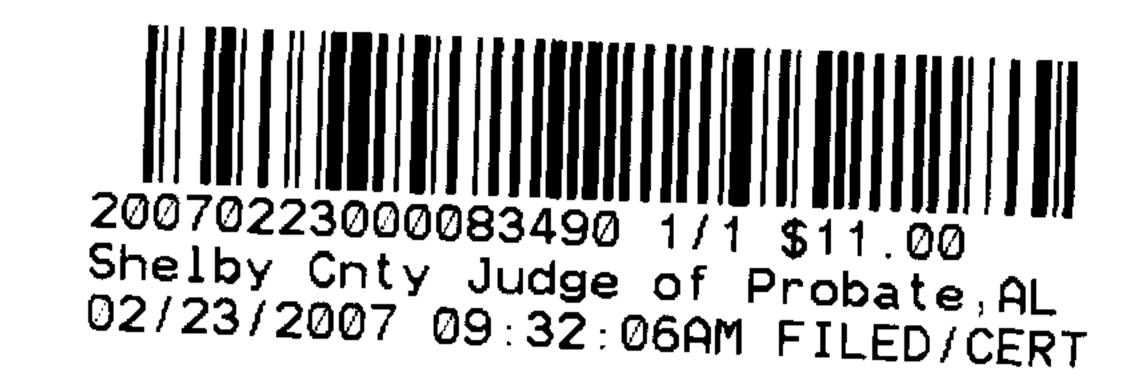
Recording Requested By: HSBC MORTGAGE CORPORATION (USA)

When Recorded Return To:

EDGAR RAMIREZ 980 GARLAND COVE BIRMINGHAM, AL 352427274



DISCHARGE OF MORTGAGE

HSBC MORTGAGE CORPORATION (USA) #:5292162 "RAMIREZ" Lender ID:768/001/4004327761 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 EDGAR RAMIREZ AND MARIA RAMIREZ, HUSBAND AND WIFE to secure payment of the principal sum of \$58,800.00 plus interest, originally to HSBC MORTGAGE CORPORATION (USA), in the County of Shelby, and the State of Alabama, Dated: 11/01/2004 Recorded: 11/03/2004 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20041103000604710, 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 April 6th, 2006

By: REBECCA A. COSGROVE, Officer

STATE OF New York COUNTY OF Erie

On April 6th, 2006, before me, PAUL MILEWSKI, a Notary Public in and for Erie in the State of New York, personally appeared REBECCA A. COSGROVE, Officer, 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,

PAUL MILEWSKI

Notary Expires: 04/19/2008 #01MI6108418

PAUL MILEWSKI
No. 01MI6108418
Notary Public, State of New York
Qualified in Erie County
My Commission Expires April 19,

area for notarial seal)

Prepared By: Linda D. Lamoreaux, HSBC MORTGAGE CORPORATION (USA) 2929 WALDEN AVENUE, DEPEW, NY 14043