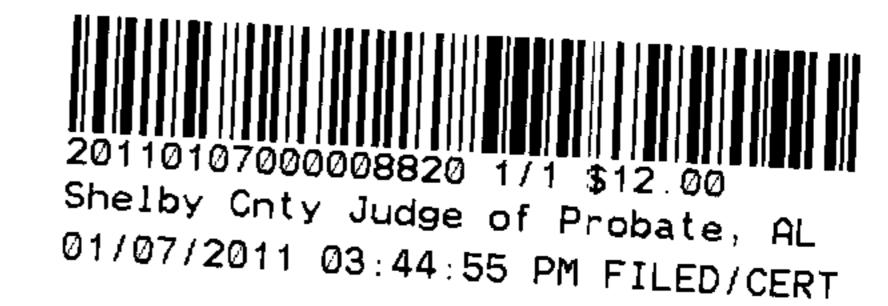
Recording Requested By: HSBC MORTGAGE SERVICES

When Recorded Return To:

MORTGAGE RELEASE HSBC MORTGAGE SERVICES 2929 WALDEN AVE DEPEW, NY 14043





RELEASE OF MORTGAGE

HSBC MORTGAGE SERVICES #:0010078368 "GARZAREK" Shelby, Alabama MERS #: 100174901212338104 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by ANN H. GARZAREK, AND GARRY M. GARZAREK, WIFE AND HUSBAND to secure payment of the principal sum of \$28,329.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR THE MORTGAGE OUTLET, INC., in the County of Shelby, and the State of Alabama, Dated: 02/23/2005 Recorded: 03/02/2005 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20050302000098680, 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).

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC On <u>January 3rd</u>, <u>2011</u>

JANEZ MITCHELL, Vice- President

STATE OF New York COUNTY OF Erie

On January 3rd, 2011, before me, CHRISTOPHER RIBBECK, a Notary Public in and for Erie in the State of New York, personally appeared JANET MITCHELL, 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,

CHRISTOPHER RIBBECK Notary Expires: 10/27/2012 #01RI6195752

Qualified in Erie County

(This area for notarial seal)

Prepared By:

Allan Keohane, HSBC MORTGAGE SERVICES 2929 WALDEN AVE, DEPEW, NY 14043 716-651-6100