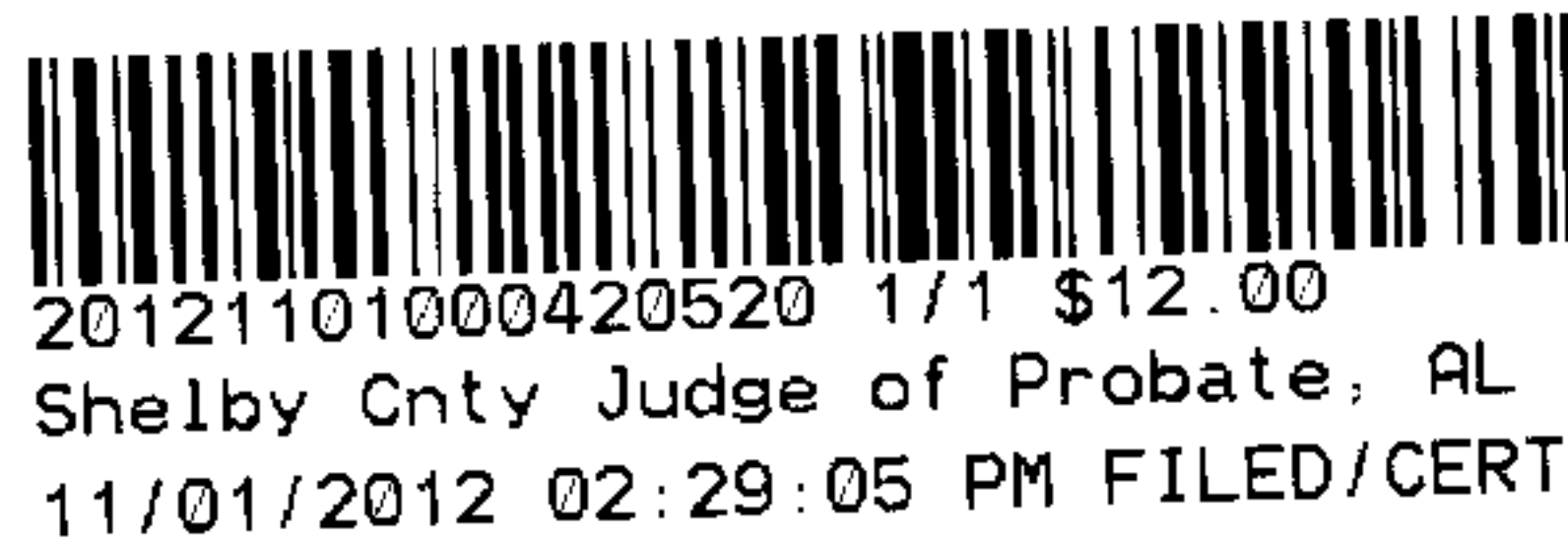


Recording Requested By:
HSBC BANK USA NA

When Recorded Return To:

ROBERT HOWELL
2415 NORTHAMPTON DRIVE
HOOVER, AL 35226



RELEASE OF MORTGAGE

HSBC BANK USA, N.A. #:4456350 "HOWELL" Lender ID:760/326/1705841379 Shelby, Alabama
MERS #: 100022404495635027 SIS #: 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 ROBERT T. HOWELL AND ERIN HOWELL, HUSBAND AND WIFE to secure payment of the principal sum of \$169,500.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HSBC MORTGAGE CORPORATION (USA), in the County of Shelby, and the State of Alabama, Dated: 12/04/2007 Recorded: 02/08/2008 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20080228000081900, 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 September 25th, 2012

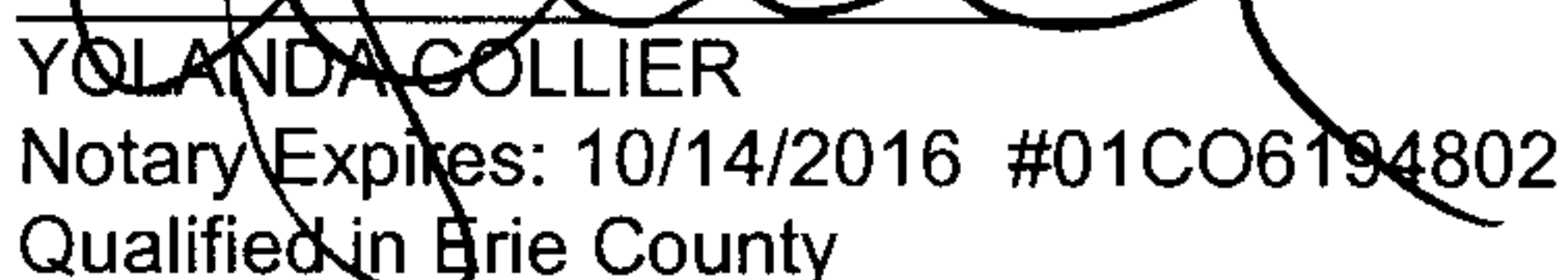

By: _____
MICHAEL PETER, Assistant Secretary

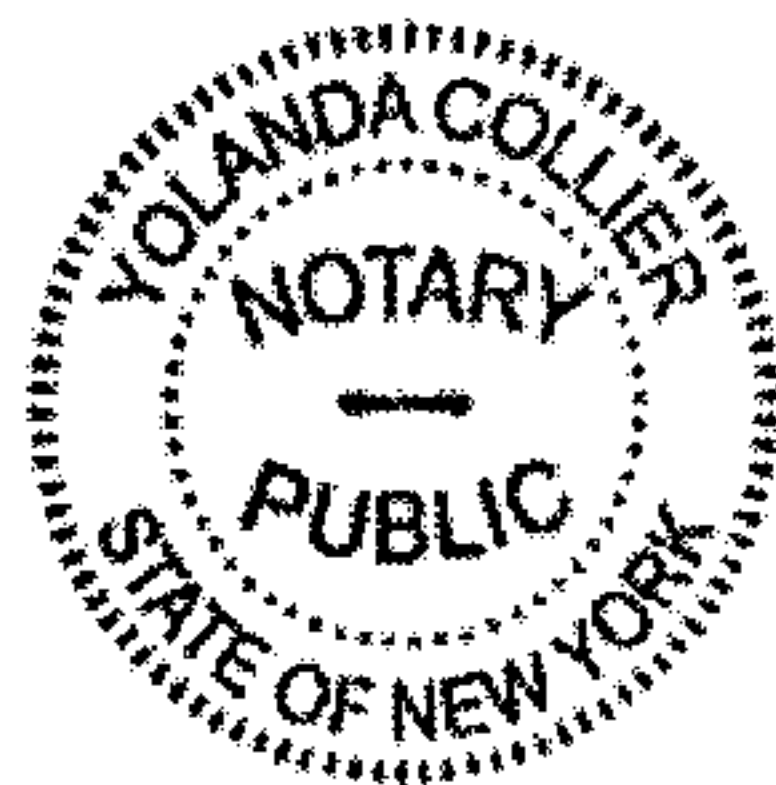


STATE OF New York
COUNTY OF Erie

On September 25th, 2012, before me, YOLANDA COLLIER, a Notary Public in and for Erie in the State of New York, personally appeared MICHAEL PETER, Assistant Secretary, 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,


YOLANDA COLLIER
Notary Expires: 10/14/2016 #01CO6194802
Qualified in Erie County



(This area for notarial seal)

Prepared By:
REGINA BRUNDAGE, HSBC BANK USA NA 2929 WALDEN AVE, DEPEW, NY 14043 716-651-6626