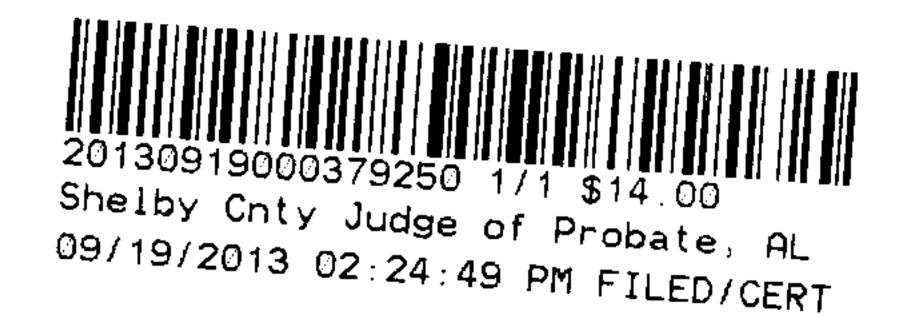
Recording Requested By: HSBC BANK USA NA

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When Recorded Return To:

BEVERLY WILLIAMS
ALABAMA TELCO CREDIT UNION
ONE RIVERCHASE PARKWAY SOUTH
HOOVER, AL 35244



RELEASE OF MORTGAGE

HSBC BANK USA, N.A. #:5271244 "RAMIREZ" Lender ID:152/018/0529712440 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 \$471,200.00 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.: 20041103000604700, 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 September 11th, 2013

STATE OF New York COUNTY OF Erie

On the 11th day of September in the year 2013 before me, the undersigned Notary Public in and for said State, personally appeared DEBORAH A ZYGAJ, Vice President # 8402, 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,

GAIL FERRARI

Notary Expires: 05/17/2015 #01FE6024735

Qualified in Erie County

(This area for notarial seal)

Prepared By:

VIOLA REESE, HSBC BANK USA NA 2929 WALDEN AVE, DEPEW, NY 14043 716-651-6626