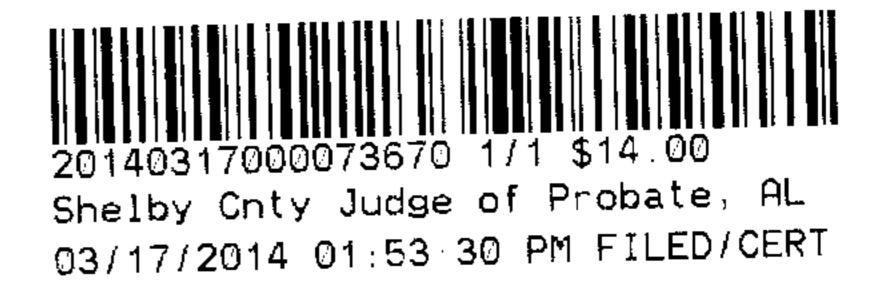
Recording Requested By: PHH Mortgage Corporation (PHHM)

When Recorded Return To:

Lien Release Department PHH Mortgage Corporation (PHHM) 220 Northpointe Pkwy Amherst, NY 14228



RELEASE OF MORTGAGE

PHH Mortgage Corporation (PHHM) #:2009588589 "ROY" Lender ID:39A Shelby, Alabama MERS #: 100298901695340909 SIS #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HSBC BANK USA, N.A. ITS SUCCESSORS AND ASSIGNS, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by JAMES R. ROY AND MARTHA J. ROY, HUSBAND AND WIFE to secure payment of the principal sum of \$90,500.00 plus interest, originally to HSBC MORTGAGE CORPORATION (USA), in the County of Shelby, and the State of Alabama, Dated: 08/27/1999 Recorded: 09/10/1999 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 1999-38077, 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. AS NOMINEE FOR HSBC BANK USA, N.A. ITS SUCCESSORS AND ASSIGNS

On March 12th, 2014

MICHAEL PETER, Assistant Secretary

STATE OF New York COUNTY OF Erie

On the 12th day of March in the year 2014 before me, the undersigned Notary Public in and for said State, personally appeared MICHAEL PETER, Assistant Secretary, 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,

INDRANT MUKHERJEE

Notary Expires: 04/08/2017 #01MU6279444

Qualified in Erie County

(This area for notarial seal)

Prepared By: Julie Hoelzl, PHH Mortgage Corporation (PHHM) 220 Northpointe Pkwy, Amherst, NY 14228