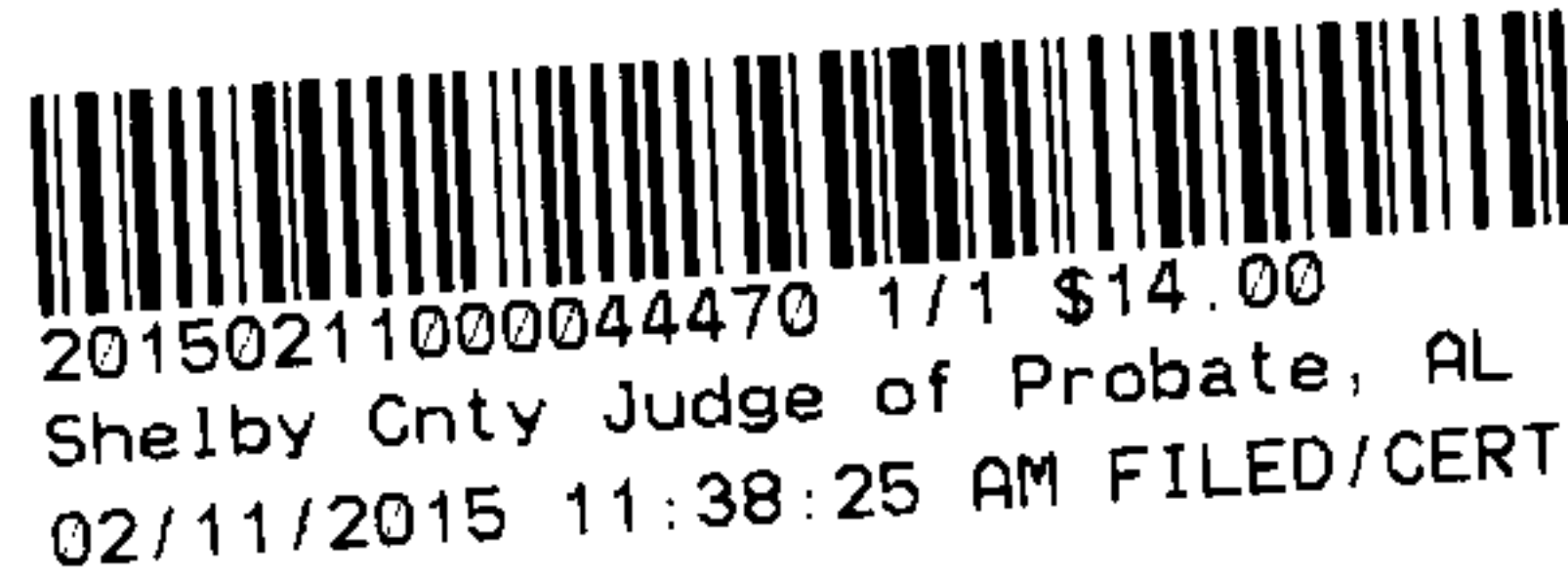


Recording Requested By:  
PHH Mortgage Corporation (PHHM)

When Recorded Return To:

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



**RELEASE OF MORTGAGE**

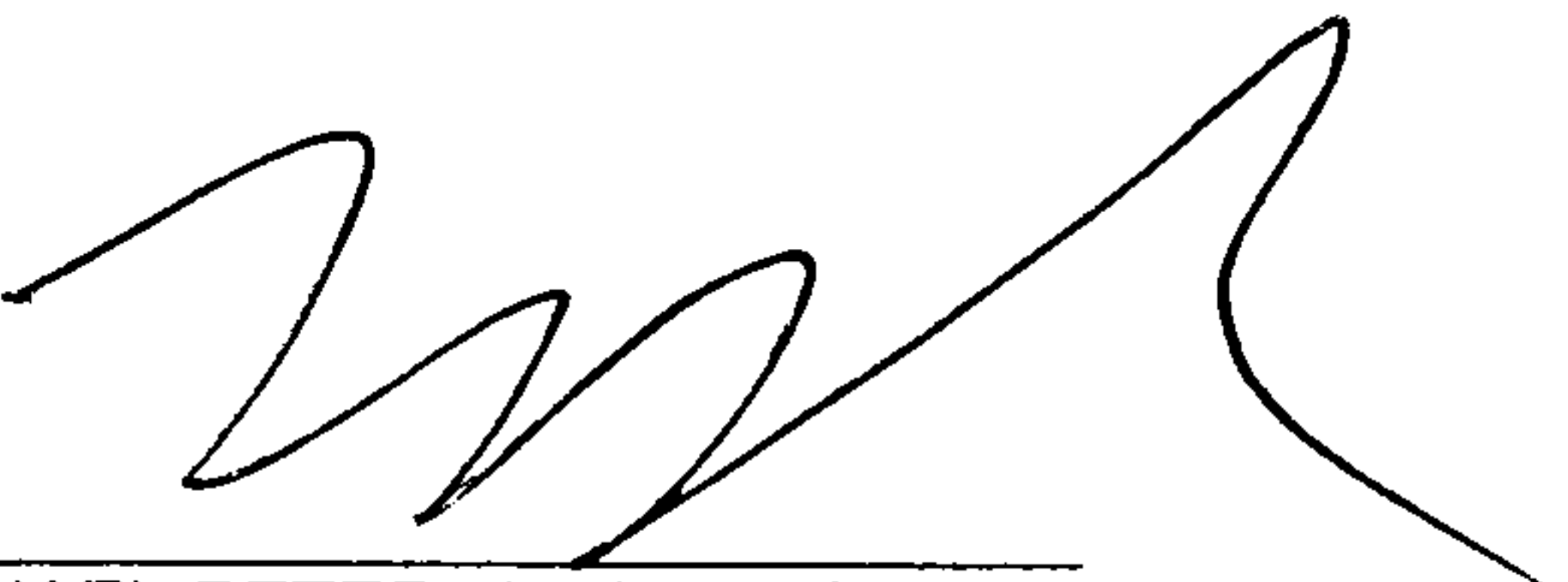
PHH Mortgage Corporation (PHHM) #:2039651159 "VERCIGLIO" Lender ID:65A Shelby, Alabama  
MIN #: 100298909199984536 SIS #: 1-888-679-6377

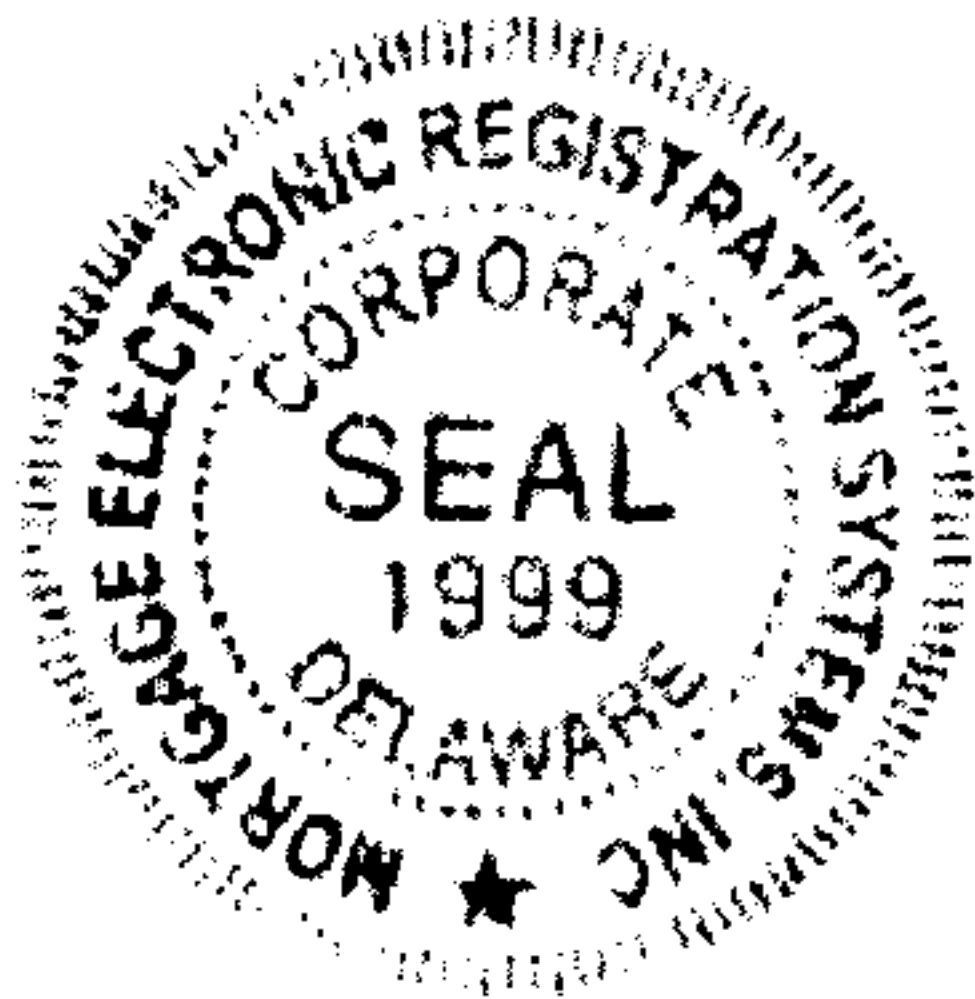
KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HSBC BANK USA, N.A. ITS SUCCESSORS AND ASSIGNS, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by JOSEPH D. VERCIGLIO AND JANICE W. VERCIGLIO, HUSBAND AND WIFE to secure payment of the principal sum of \$275,800.00 plus interest, originally to SOUTHTRUST MORTGAGE CORPORATION, in the County of Shelby, and the State of Alabama, Dated: 11/22/1993 Recorded: 12/02/1993 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 1993-38356 ReRecorded 04/25/1994 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 1994-13461, 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 February 6th, 2015

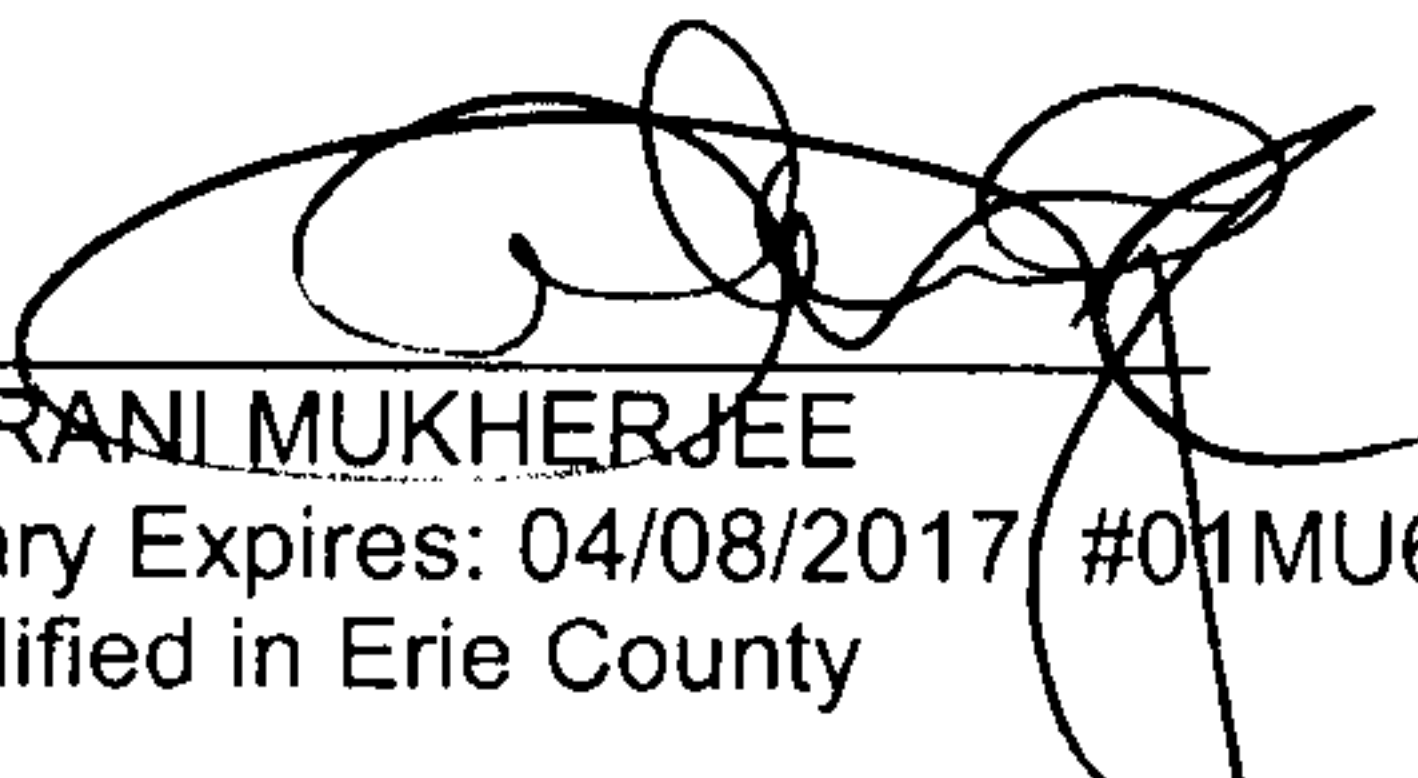
By:   
MICHAEL PETER, Assistant Secretary

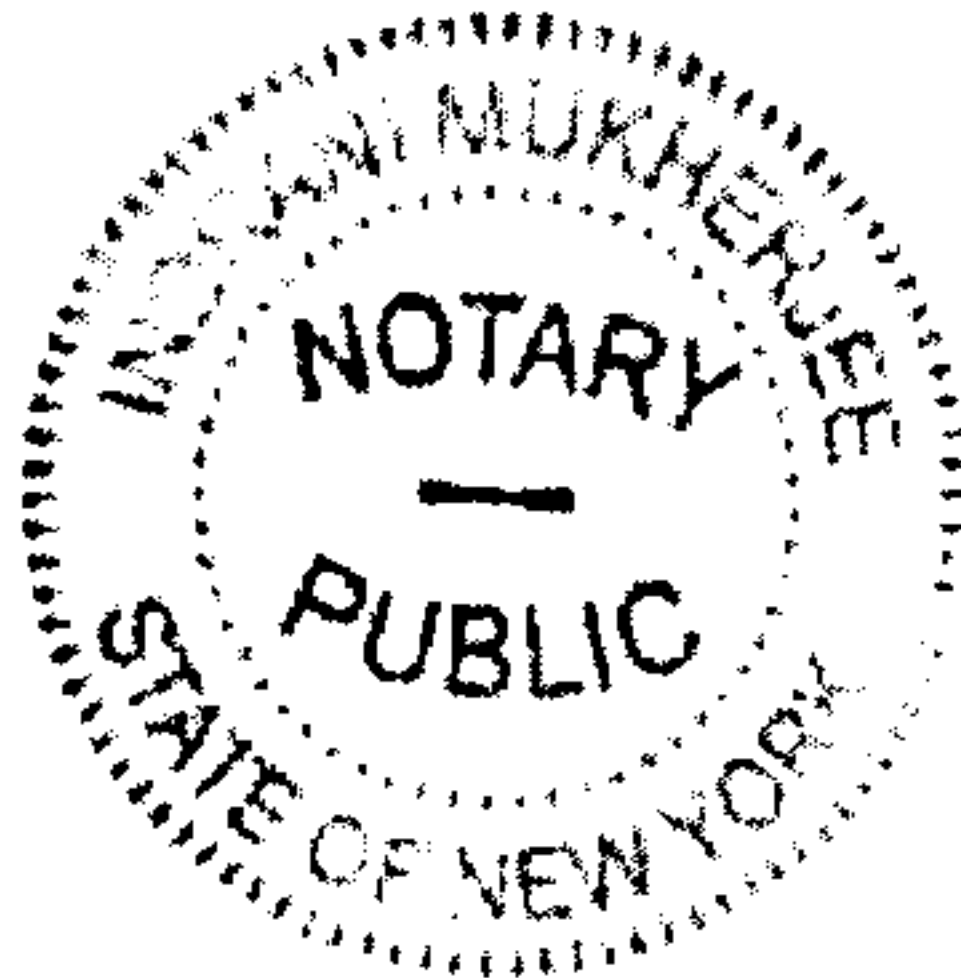


STATE OF New York  
COUNTY OF Erie

On the 6th day of February in the year 2015 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,

  
INDRANI 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