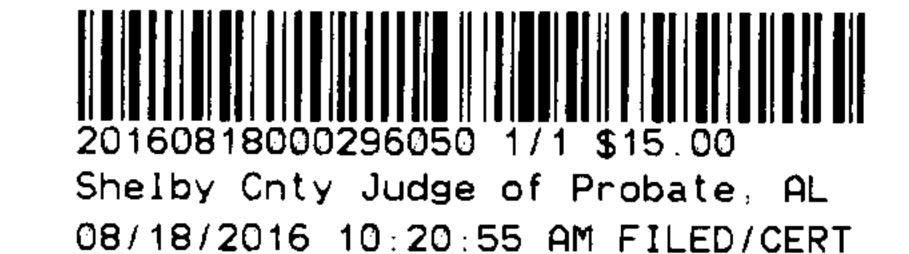
Recording Requested By: HSBC MORTGAGE CORPORATION (USA)

When Recorded Return To:

LAMAR SHEPPARD 5073 PINEHURST TERR BIRMINGHAM, AL 35242



DISCHARGE OF MORTGAGE

HSBC MORTGAGE CORPORATION (USA) #:9183054 "SHEPPARD" Lender ID:763/001/1010230900 Shelby, Alabama KNOW ALL MEN BY THESE PRESENTS, that HSBC MORTGAGE CORPORATION (USA), F/K/A, MARINE MIDLAND MORTGAGE CORPORATION, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by LAMAR D SHEPPARD AND JUDITH REED SHEPPARD to secure payment of the principal sum of \$62,000.00 plus interest, originally to FIRST COMMERCIAL MORTGAGE COMPANY, in the County of Shelby, and the State of Alabama, Dated: 08/19/1992 Recorded: 08/26/1992 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 1992-18186, is now Paid and Satisfied, and is therefore discharged.

In all references in this 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), F/K/A, MARINE MIDLAND MORTGAGE CORPORATION

On June 11th, 2002

OPOVSKI, Wassistant

Vice-President

STATE OF New York COUNTY OF Erie

On the 11th day of June in the year 2002 before me, the undersigned, a Notary Public in and for said state, personally appeared SASKO POPOVSKI, Assistant Vice-President, 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,

CALVIN F. JACKSON Notary Public, State of New York Qualified in Erie County

CALVIN F. JACKSON Notary Expires, 09/13/2005 #01JA6030512

(This area for notarial seal)

1985

Document Prepared By LINDA LAMOREAUX, HSBC MORTGAGE CORPORATION (USA) 2929 WALDEN AVENUE, DEPEW, NY 14150-880-438-4626.