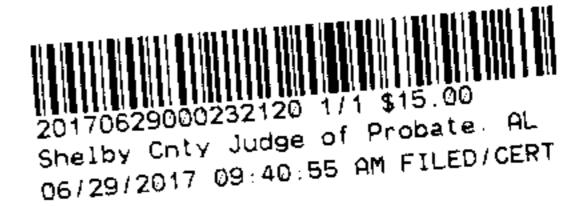
Recording Requested By: HSBC MORTGAGE CORPORATION (USA)

When Recorded Return To:

CHARLES HAYES 3006 NEWSBURY CIR BIRMINGHAM, AL 352420000



DISCHARGE OF MORTGAGE

HSBC MORTGAGE CORPORATION (USA) #:0640337 "HAYES" Lender ID:798/219/449153584 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 CHARLES R. HAYES AND DEBRA G. HAYES, HUSBAND AND WIFE to secure payment of the principal sum of \$300,700.00 plus interest, originally to HSBC MORTGAGE CORPORATION (USA), in the County of Shelby, and the State of Alabama, Dated: 12/11/2001 Recorded: 12/19/2001 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2001-55810, 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 May 6th, 2004

PAUL M. WESTFALL, Vice-President

STATE OF New York COUNTY OF Erie

On the 6th day of May in the year 2004 before me, the undersigned, a Notary Public in and for said state, personally appeared PAUL M. WESTFALL, 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,

THOMAS A BEYER

Notary Expires: 11/23/2006 #01BE5004786

Notary Public. State of the County

My Commission Expires November 23, 2006

(This area for notarial seal)

Prepared By: MARY ERTL, HSBC MORTGAGE CORPORATION (USA) 2929 WALDEN AVENUE, DEPEW, NY 14043

