

Recording Requested By:
American Release Corporation

STATES - DESOTO CO.
MISSISSIPPI

When Recorded Return To:

JUN 17 2 10 PM '02

HSBC MORTGAGE CORPORATION (USA)
2929 WALDEN AVENUE
DEPEW, NY 14043-

BK 1519 PG 230
W.E. DAVIS CH. CLK.

DEED OF RELEASE



HSBC #:1197790 "MUNNS" Lender ID:752/713/1667616904 De Soto, Mississippi

Document Prepared By: *Linda D. Lamoreaux*
Linda Lamoreaux, 2929 Walden Avenue, Depew NY. 14043 Phone 1-800-338-4626

KNOW ALL MEN BY THESE PRESENTS that HSBC BANK USA, F/K/A MARINE MIDLAND BANK, SUCCESSOR BY MERGER TO FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF ROCHESTER holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust, without warranty, to the person or persons legally entitled thereto.

Original Trustor (Borrower): RICHARD D MUNNS AND WIFE RACHEL A NICHOLSON MUNNS
Original Beneficiary (Lender): COMMUNITY MORTGAGE CORPORATION
Original Trustee: L. PATRICK SANDLIN
Date: 11/30/1994 and Recorded 12/05/1994 as Instrument No. Book/Reel/Liber 738, Page/Folio 532, in the Records of the County Recorder of DE SOTO County MISSISSIPPI

Property Address: 5883 Brice Cove N., Olive Branch, MS, 38654

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

HSBC BANK USA, F/K/A MARINE MIDLAND BANK,
SUCCESSOR BY MERGER TO FIRST FEDERAL
SAVINGS AND LOAN ASSOCIATION OF ROCHESTER
On May 09, 2002

By: *[Signature]*
PHILIP A. LOGRASSO, ASST VICE
PRESIDENT

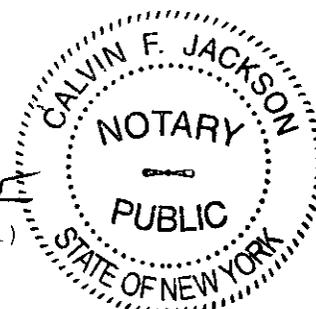


STATE OF New York
COUNTY OF Erie

ON May 09, 2002, before me, CALVIN F. JACKSON, a Notary Public in and for the County of Erie County, State of New York, personally appeared Philip A. LoGrasso, Asst Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(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 authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

[Signature]
CALVIN F. JACKSON
Notary Expires: 09/13/2005 #01JA6030512

CALVIN F. JACKSON
Notary Public, State of New York
Qualified in Erie County
My Commission Expires Sept. 13, 2005



(This area for notarial seal)

ARC, P.O. Box 458, Kimberling City MO. 65686 [417] 739-1178