

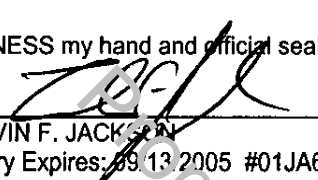


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SATISFACTION - Page 2 of 2  
STATE OF New York  
COUNTY OF Erie

On the 31st day of January in the year 2003 before me, the undersigned, a Notary Public in and for said state, personally appeared DIANA ROBINSON, 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 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)

Prepared By: SUDARSHAN PALAKRISHNAN, HSBC MORTGAGE CORPORATION (USA) 2929 WALDEN AVENUE, DEPEW,  
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