

UNOFFICIAL COPY

STATE OF New York
COUNTY OF Erie

On the 22nd day of September in the year 2004 before me, the undersigned, a Notary Public in and for said state, personally appeared LYNNE RUBERTO, 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,

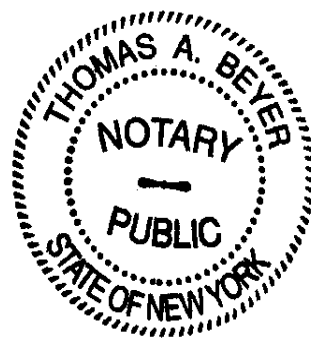


THOMAS A BEYER
Notary Expires: 11/23/2006 #01BE5004786

OFFICIAL SEAL
THOMAS A. BEYER
Notary Public, State of New York
Qualified in Erie County
My Commission Expires November 23, 2006

(This area for notarial seal)

Prepared By: LINDA A. MOREAUX, HSBC MORTGAGE CORPORATION (USA) 2929 WALDEN AVENUE, DEPEW, NY 14043



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