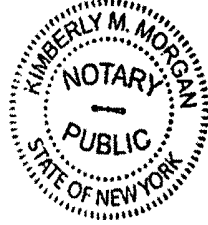


UNOFFICIAL COPY

STATE OF New York
COUNTY OF Erie

On June 5th, 2009, before me, KIMBERLY M. MORGAN, a Notary Public in and for Erie in the State of New York, personally appeared REBECCA A. COSGROVE, Officer, 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.

WITNESS my hand and official seal,



Kimberly M. Morgan

KIMBERLY M. MORGAN
Notary Expires: 09/29/2012 #01M06194385

(This area for notarial seal)

Prepared By:
KIMBERLY MORGAN, HSBC MORTGAGE CORPORATION USA 2929 WALDEN AVE, DEPEW, NY 14043 716-651-6626

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