

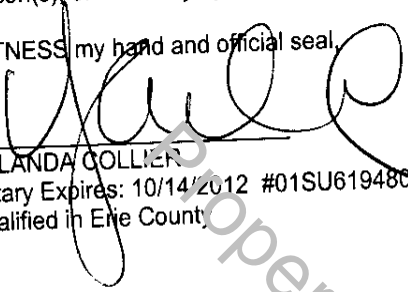
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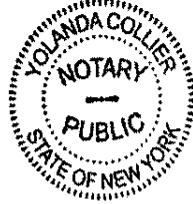
STATE OF New York
COUNTY OF Erie

On March 18th, 2011, before me, YOLANDA COLLIER, a Notary Public in and for Erie in the State of New York, personally appeared MICHAEL PETER, Assistant Secretary, 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.



YOLANDA COLLIER
Notary Expires: 10/14/2012 #01SU6194802
Qualified in Erie County



(This area for notarial seal)

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