KENTUCKY SECRETARY OF STATE P.O.BOX 718 FRANKFORT, KY 40602

Certificate of Revocation

I, Trey Grayson, Secretary of State of the Commonwealth of Kentucky, do hereby certify that according to the records in the Office of the Secretary of State,

HSBC REALTY CREDIT CORPORATION (USA)

did not file its 2008 annual report within sixty days after it was due. Accordingly, the Secretary of State revoked the corporation's authority to transact business in Kentucky on November 1, 2008.

C T CORPORATION SYSTEM 4169 WESTPORT ROAD LOUISVILLE KY 40207





Trey Grayson Secretary of State First Class Mail US Postage Paid Frankfort, KY Permit No. 888

IMPORTANT NOTICE

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