to me known, who, being by me duly sworn, did MARGARET SIMMONS-MORRIS

625 MARYVILLE CENTRE DRIVE

depose and say that she/he resides at No. ST. LOUIS MO 63141-5834

that he/she is the ASSISTANT VICE PRESIDENT

GE CAPITAL MORTGAGE SERVICES, INC.

the corporation described in and which executed the foregoing instrument; that he/she knows the seal of said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the baord of directors of said corporation, and that shelle signed her/his name thereto by like order.

Notary

KRISTINE M. SCOTT NOTARY PUBLIC ST. LOUIS COUNTY STATE OF MISSOURI MY COMMISSION EXPIRES MARCH 9, 1997

KRISTINE M. SCOTT NOTARY PUBLIC STATE OF MISSOURI NOTARY SEAL ST. LOUIS COUNTY MY COMMISSION EXPIRES MAR. 9, 1997