to me known, who, being by me duly sworn, did THERESA BROWN P.O. BOX 78849 depose and say that she/he resides at No. ST. LOUIS MO 63155-0000 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 she/he signed her/his name thereto by like order.

DAVID RUDDY

NOTARY SEAL & DAVID RUDDY Notary Public - STATE OF MISSOURI

JEFFERSON COUNTY My Commission Expires: Nov. 20, 2000

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