

AFTER RECORDING RETURN TO:
GE Capital Mortgage Services, Inc.
Attn: Reconveyance Unit
P.O. Box 78849
St. Louis, MO 63155

THIS DOCUMENT PREPARED BY:
MELODY SIMPSON
GE Capital Mortgage Services, Inc.
625 Maryville Centre Drive
St. Louis, MO 63141

KNOW ALL MEN BY THESE PRESENTS:

12891354
07/01/99

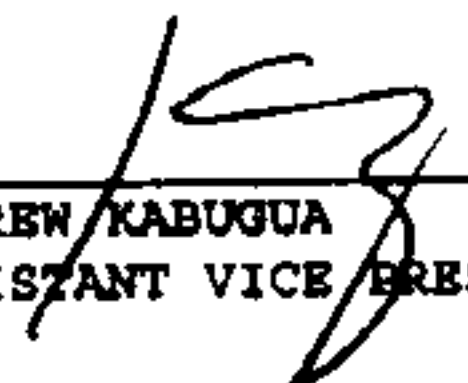
THAT GE Capital Mortgage Services, Inc.
625 Maryville Centre Drive
St. Louis, MO 63141

DOES HEREBY CERTIFY that the following Mortgage IS PAID, and does hereby
consent that the same be discharged of record.
Mortgage dated on 09/10/93, made by STEVEN H. ARNOLD PAMELA R. ARNOLD
to FIRST COVENANT MORTGAGE CORPORATION
in the principal sum of \$80,000.00 and recorded on 09/18/93
in Liber/Mortgage Book N/A of Section 1993-28628 of Mortgages, Page N/A in
the office of the Clerk of the County of Shelby

Dated July 21, 1999

GE CAPITAL MORTGAGE SERVICES, INC.
IN PRESENCE OF


TODD VOMUND
ASSISTANT SECRETARY

BY: 
ANDREW KABUGUA
ASSISTANT VICE PRESIDENT

STATE OF : MISSOURI
COUNTY OF ST. LOUIS COUNTY

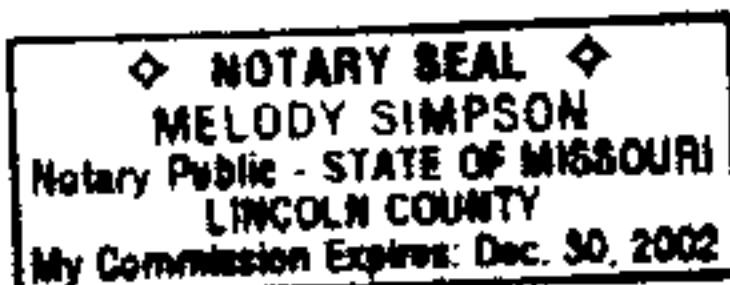
SS:

On July 21, 1999, before me personally came Andrew Kabugua AND
Todd Vomund to me known, who, being by me duly sworn, did depose and
say that she/he resides at No. GE Capital Mortgage Services 625
Maryville Centre Drive St. Louis, MO 63141 that he/she is the Assistant
Vice President AND Assistant Secretary of 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 board of directors of said corporation, and that he/she
signed her/his name thereto by like order.


MELODY SIMPSON

NOTARY

ALSAT



Inst # 1999-31852

07/30/1999-31852
09:58 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CM 8.50