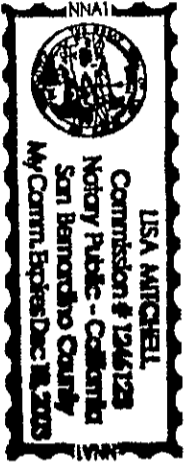


Section 321 of the Real Property Law expressly provides who must execute the certificate of discharge in specific cases and also provides, among other things, that (1) no certificate shall purport to discharge more than one mortgage, (except that mortgages affected by instruments of consolidation, spreader, modification or correction may be included in one certificate if the instruments are set forth in detail in separate paragraphs). (2) if the mortgage has been assigned, in whole or in part, the certificate shall set forth, (a) the date of each assignment in the chain of title of the person or persons signing the certificate, (b) the names of the assignor and assignee, (c) the interest assigned, and (d) if the assignment has been recorded, the book and page where it has been recorded or the serial number of such record, or (e) if the assignment is being recorded simultaneously with the certificate of discharge, the certificate of discharge shall so state, and (f) if the mortgage has not been assigned or recorded, the certificate shall so state; (3) if the mortgage is held by any fiduciary, including an executor or administrator, the certificate of discharge shall recite the name of the court and the venue of the proceedings in which his appointment was made or in which the order or decree vesting him with such title or authority was entered.

On February 21, 2000, before me personally came PITTSWART ARTPHACHON AND THERESA BORJA to me known, who, being by me duly sworn, did depose and say that he/she resides at No. 4680 Hallmark Parkway San Bernardino, CA 92407-0020 that he/she is the ASSISTANT VICE PRESIDENT AND ASSISTANT SECRETARY of GE CAPITAL MORTGAGE SERVICES, INC. the corporation described in and which he/she executed the foregoing instrument in his/her capacity(ies) and that such individual made such appearance before the undersigned in the City of San Bernardino and County of San Bernardino, California and that he/she signed his/her name thereto by like order.

NOTARY PUBLIC LISA MITCHELL



STATE OF CALIFORNIA
COUNTY OF SAN BERNARDINO

SS:

PITTSWART ARTPHACHON
ASSISTANT VICE PRESIDENT

BY: *[Signature]*
ASSISTANT SECRETARY

THERESA BORJA
IN PRESENCE OF *[Signature]*

[Signature]
ROBERTA RODRIGUEZ WITNESS

Dated: February 21, 2000

GE CAPITAL MORTGAGE SERVICES, INC.

Pln#: WINTERS, IA 50273
the County Recorder of MADISON, properly address: 104 SOUTH 4TH AVENUE
04/03/96 in Liber 181 of section 2690 of Mortgages, page 205 in the office of
MORTGAGE SERVICES, INC. in the principal sum of \$120,000.00 and recorded on
03/29/96, made by GREGORY R HILSABECK STACY K HILSABECK to GE CAPITAL
consent that the same be discharged of record Mortgage dated on
DOES HEREBY CERTIFY that the following Mortgage IS PAID, and does hereby
San Bernardino, CA 92407-0020
4680 Hallmark Parkway
THAT GE CAPITAL MORTGAGE SERVICES, INC.

7306913
02/08/00

KNOW ALL MEN BY THESE PRESENTS:

1-800-222-0238
San Bernardino, CA 92407-0020
4680 Hallmark Parkway

Attn: Reconveyance Department
GE Capital Mortgage Services, Inc

PREPARED BY: *[Signature]*
San Bernardino, CA 92427-0339
P.O. Box 9339

Attn: Reconveyance Department
GE Capital Mortgage Services, Inc.

AFTER RECORDING RETURN TO:

MICHELLE UTSLER
RECORDER
SAN BERNARDINO COUNTY, CALIF.

2000 MAR 15 AM 11:31

BOOK 216 PAGE 157

FILED NO. 003395

REC \$ 5.00
AUD \$ 1.00
FAM \$ 1.00

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