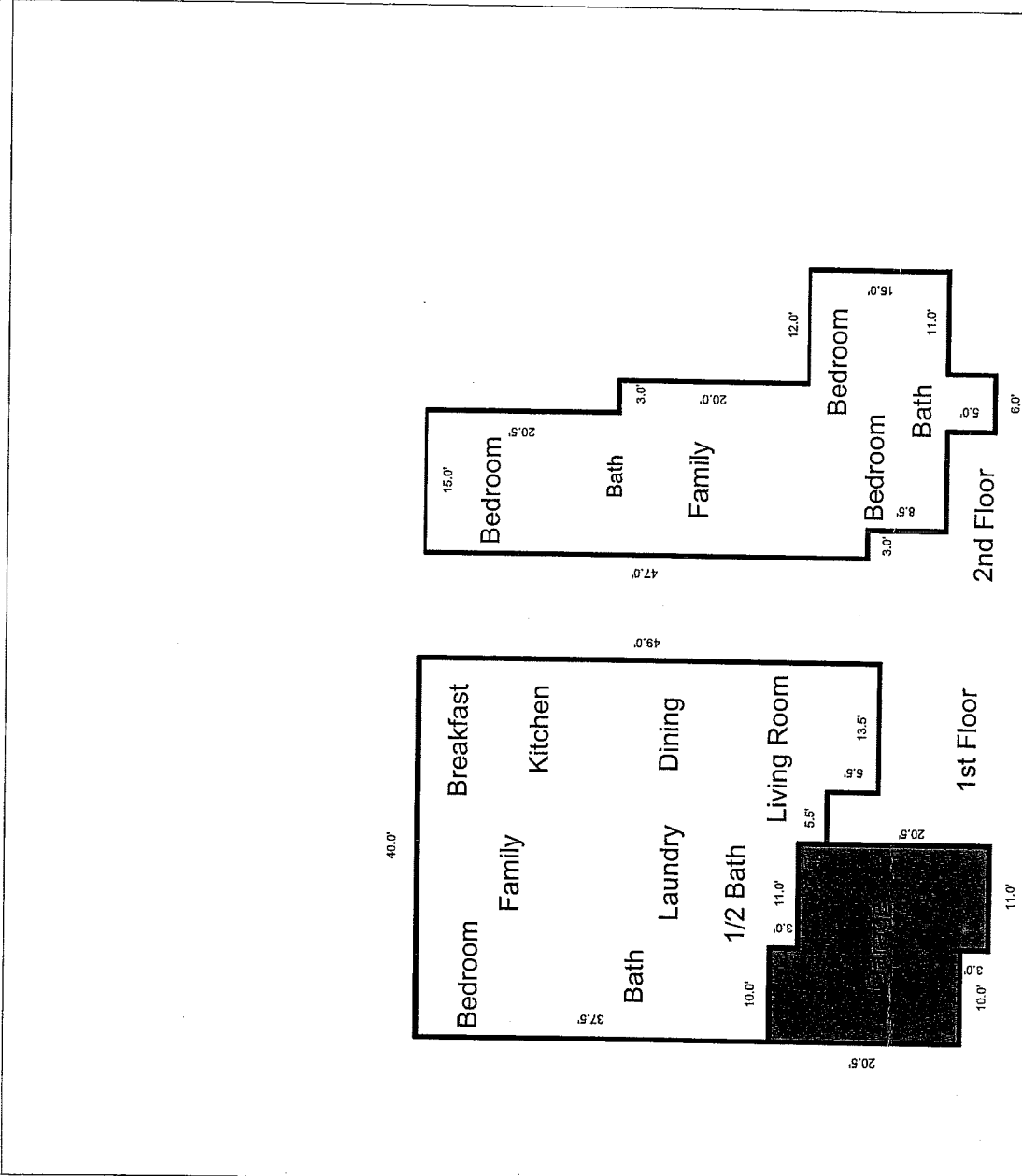


SKETCH

File No. 020501-001

Borrower/Cient Winston Shu
 Address 3023 Old Masters Drive
 City Sugar Land County Fort Bend State TX Zip Code 77479
 Lender/Cient CIIMORTGAGE INC.



Sketch by Apex IV Windows™
 Comments:

AREA CALCULATIONS SUMMARY		
Code	Description	Size
GLA1	First Floor	1721.25
	Second Floor	1139.50
GAR	Garage	430.50
		Totals
		2860.75
		430.50
TOTAL LIVABLE (rounded)		2861

LIVING AREA BREAKDOWN		
	Breakdown	Subtotals
First Floor	13.5 x 49.0	661.50
	16.5 x 40.5	668.25
	3.0 x 5.5	16.50
10.0 x 37.5		375.00
Second Floor	5.0 x 6.0	30.00
	15.0 x 47.0	705.00
	3.5 x 26.5	92.75
	8.5 x 15.5	131.75
12.0 x 15.0		180.00
9 Areas Total (rounded)		2861

APPRAISER CERTIFICATION

File No. 020501-001

Borrower/Client Winston Shu
 Address 3023 Old Masters Drive
 City Sugar Land County Fort Bend State TX Zip Code 77479
 Lender/Client CITIMORTGAGE INC.



TEXAS APPRAISER LICENSING AND CERTIFICATION BOARD

BE IT KNOWN THAT

ERIC TODD DIVJAK

HAVING PROVIDED SATISFACTORY EVIDENCE OF THE QUALIFICATIONS REQUIRED BY
 THE TEXAS APPRAISER LICENSING AND CERTIFICATION ACT,
 ARTICLE 6573a.2, VERNON'S TEXAS CIVIL STATUTES,
 IS AUTHORIZED TO USE THE TITLE

STATE CERTIFIED
 RESIDENTIAL REAL ESTATE APPRAISER

Number: TX-1328673-R

Date of Issue: March 23, 2001

Date of Expiration: May 31, 2003

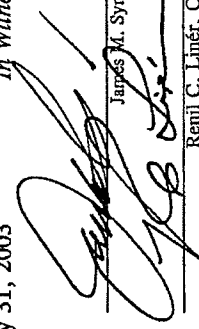


James M. Synatzske, Chair
 Benjamin E. Barnett
 Debra S. Runyan

L. W. (Wayne) Mayo, Vice-Chair
 Eduardo A. Lopez
 Robert A. Seale, Jr.

Eitroy Carson, Secretary
 Douglas Oldmixon
 Dona S. Scurry

In Witness Whereof


 James M. Synatzske, Chair
 Renil C. Liner, Commissioner