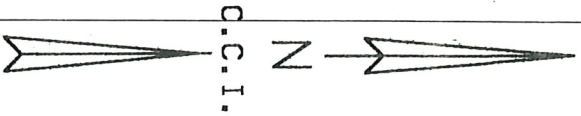


I have examined the Flood Insurance Rate Map, Community Panel No. 480296-0915-J, Dated: November 06, 1996, the tract hereby surveyed lies within Zone "X", an area outside the 500 - year floodplain.

NOTE: This statement is based on scaling the location of said survey on the above referenced map. This information is to determine flood insurance rates only, and not intended to identify specific flooding conditions.

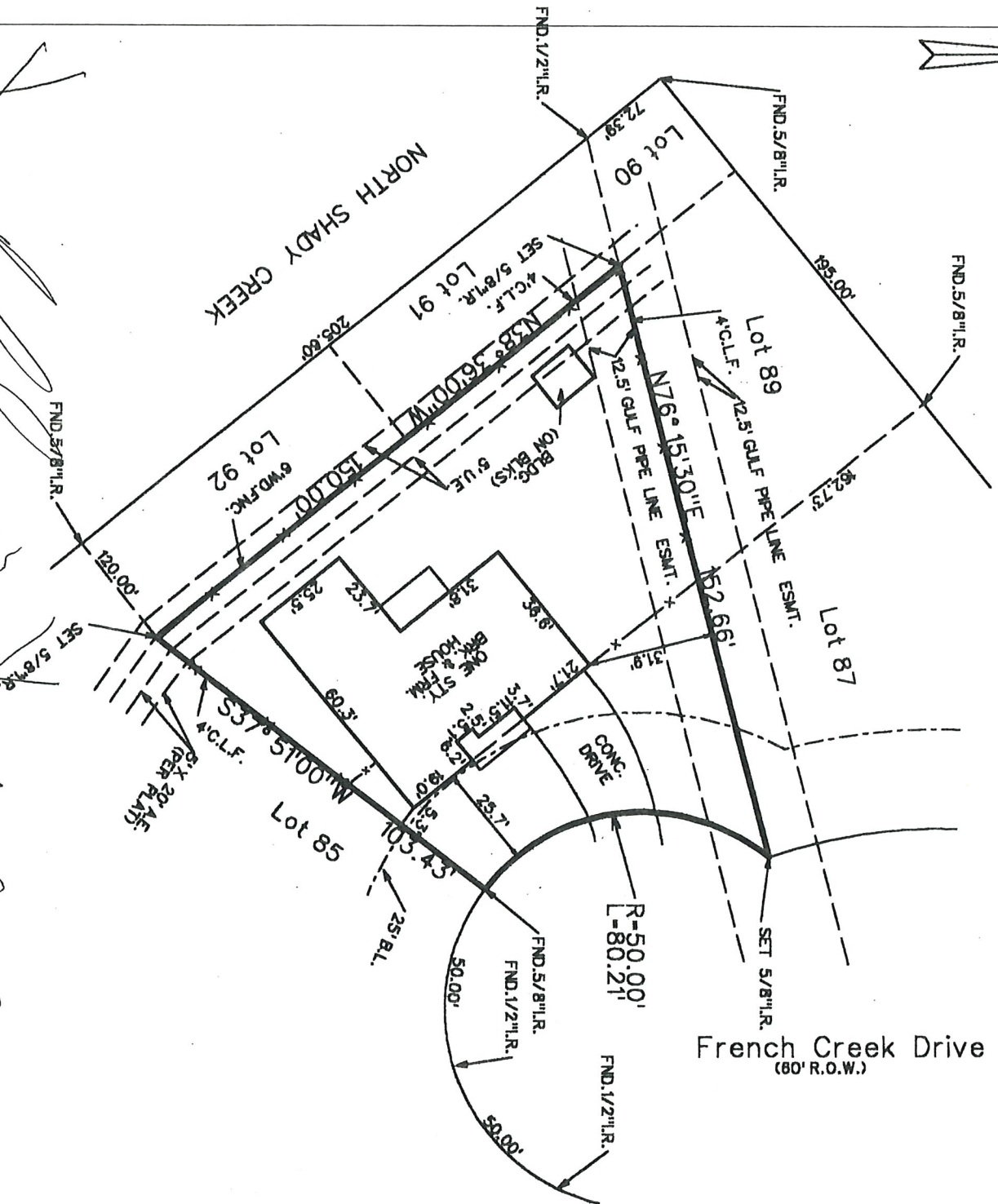


[Handwritten signature]

THE PROBABILITIES AND CONSEQUENCES OF FLOODING TO BE A TRUE AND CORRECT COPY OF THE ORIGINAL.

CHICAGO TITLE INSURANCE COMPANY

By: *[Handwritten signature]*



[Handwritten signature]
[Handwritten signature]

PURCHASER: Paul Samudio and Holland Gilmore, Husband and Wife DATE: 07-15-99

PROPERTY ADDRESS: 5138 French Creek Drive (Houston, Texas) SCALE: 1" = 40'

LEGAL DESCRIPTION: Lot Eighty-six (86), in Block Fifty-one (51) of MEADOW CREEK VILLAGE, SECTION ELEVEN (11), an addition in Harris County, Texas, according to the map or plat thereof recorded in Volume 92, Page 20 of the Map Records of Harris County, Texas. GF. NO: 243465

I, hereby certify that this plat correctly represents a survey made on the ground under my supervision, and correctly represents the facts found at the time of the survey. There were no encroachments other than shown hereon.



[Handwritten signature]

Richard W Consler, R.P.L.S.
 Tex. Reg. No: 4136

Civil Concepts, Inc.
 3425 Federal Street
 Pasadena, Texas 77504
 (713) 947 - 6606