

### SURVEY RECEIPT AND ACKNOWLEDGMENT WITH HOLD HARMLESS

Each of the undersigned, whether one or more, having been duly sworn, according to law, upon oath depose(s) and say(s):

That I have received and reviewed a copy of the survey (with surveyor's certificate), on the property located at

459 WOOD RAIL DRIVE,  
WEBSTER, TEXAS 77598

("Property"),

prepared by Christopher Musky #5247 and dated May 11, 2003 ("Survey"), and I am aware of and accept any and all encroachments, easements, limitations, conditions, and exceptions shown on the Survey. I also certify that the Survey accurately shows all improvements located on the Property.

I further certify and agree that I have no objection to and am not relying on any representations or warranties of UNIVERSITY FEDERAL CREDIT UNION ("Lender") as to the condition of the title of the Property or the existence of any encroachments, easements, limitations, conditions, or exceptions on or to the title or the Property. Furthermore, I agree to and do hereby indemnify and hold harmless the Lender, its successors and assigns, from and against any and all claims, causes of action, demands, losses, costs, damages, and expenses (including without limitation expenses of litigation, court costs, and attorney's fees) in any way arising from or connected with the existence of the aforementioned encroachments, easements, limitations, conditions, and/or exceptions and do hereby release Lender, its successors and assigns, from any liabilities arising in any manner therefrom.

Date: 6.18.03

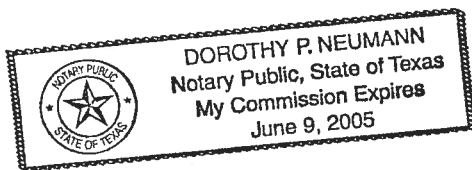
Maryam T. Noormohammadi  
MARYAM T. NOORMOHAMMADI —Borrower

MOHAMMAD ALI NOORMOHAMMADI  
MOHAMMAD ALI  
NOORMOHAMMADI —Borrower

STATE of TEXAS  
COUNTY of GALVESTON

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SWORN TO AND SUBSCRIBED before me on this 18 day of June, 2003.

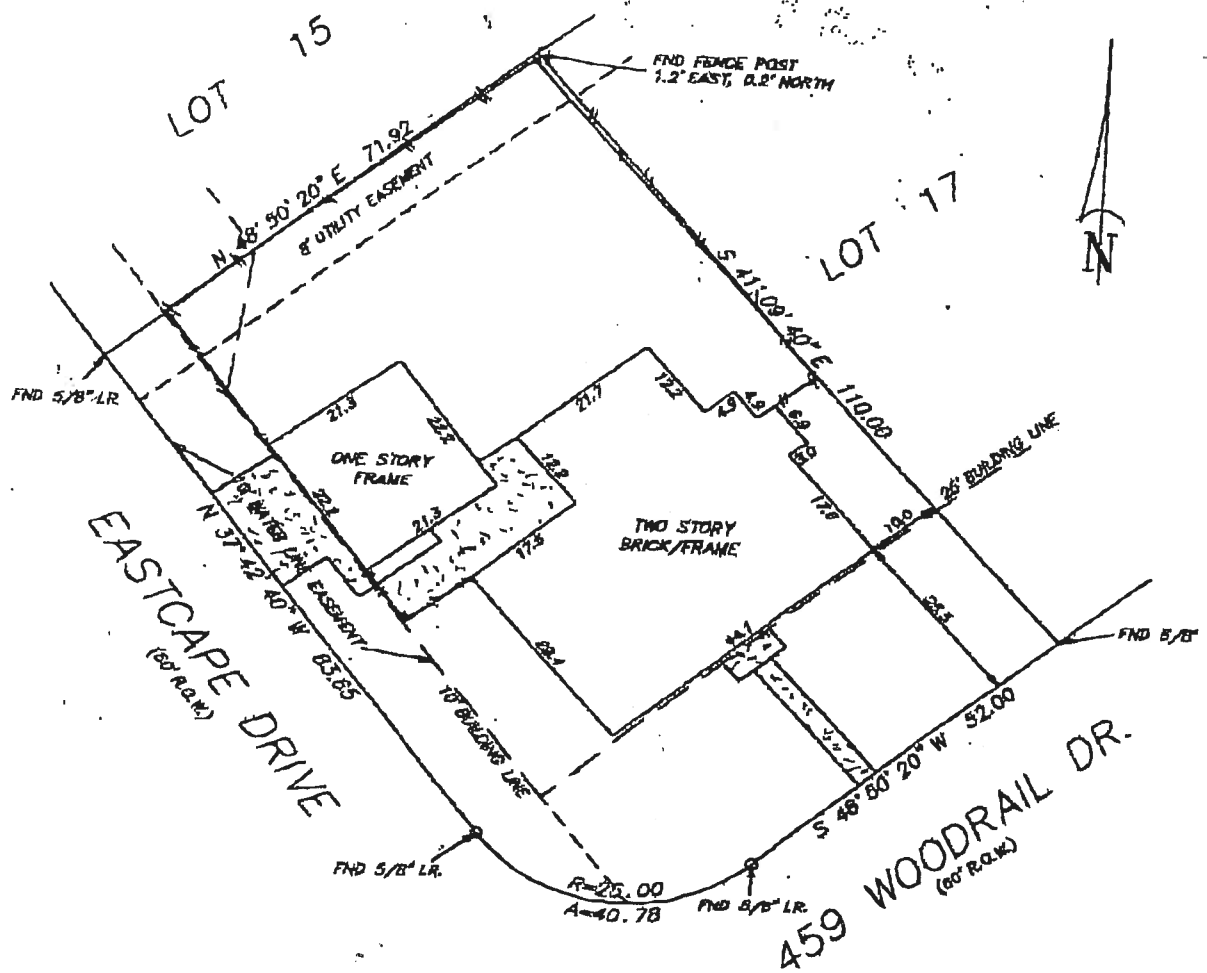


Dorothy P. Neumann  
Notary Public

(Printed Name)

My commission expires: \_\_\_\_\_

NO. 5  
 MOHAMMAD ALI NOOR MOHAMMADI 6110105



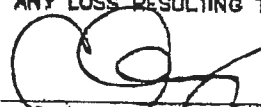
A SURVEY OF LOT SIXTEEN (16) IN BLOCK THREE (3) OF PIPERS MEADOW, SECTION 1, A SUBDIVISION IN HARRIS COUNTY, TEXAS.

According to the map or plot thereof recorded in Volume 280, Page 89 of the Map Records of Harris County, Texas.

Scale: 1" = 20'

To: SWBC Mortgage Corp and American Title Company, exclusively;

I, Christopher Trusky, Registered Professional Land Surveyor in the State of Texas, hereby certify that this plat represents a survey made on the ground under my direction and supervision on May 11, 2003. At the time of this survey there were no encroachments, conflicts or protrusions apparent on the ground, EXCEPT AS SHOWN. THIS SURVEY IS CERTIFIED FOR THIS TRANSACTION ONLY. USE OF THIS SURVEY FOR ANY OTHER PURPOSE OR BY OTHER PARTIES SHALL BE AT THEIR OWN RISK AND THE UNDERSIGNED SURVEYOR IS NOT RESPONSIBLE FOR ANY LOSS RESULTING THEREFROM.

  
 Christopher Trusky  
 RPLS No. 5247  
 The Land Survey Co.  
 281-338-4008



Note:  
 According to FIRM Community Panel No. 480296 1070 K, dated 4/20/00, this property lies in Flood Zone "X" (unshaded), which is outside the 100 year flood plain.