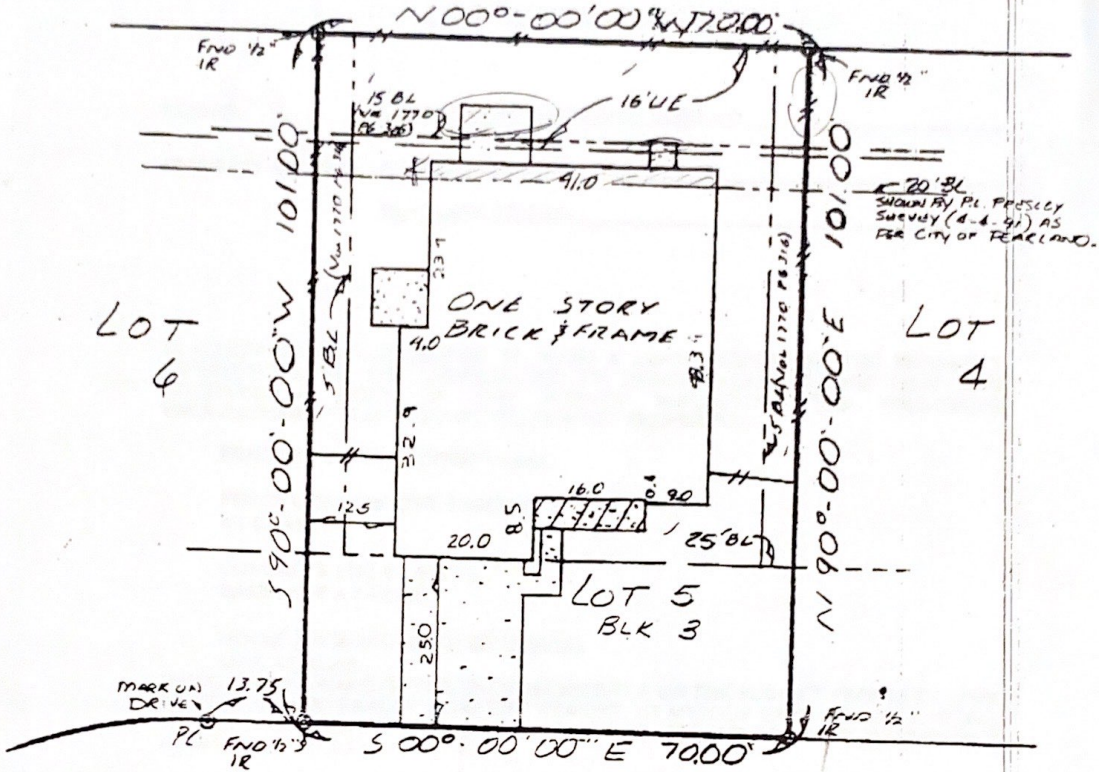


N Scale 1"=20'

DETENTION POND AREA



4010 SPRING BRANCH DRIVE WEST
(50' R.O.W.)

*Paul David Kowalik
Karen Lee Kowalik*

- *This survey conforms to the Texas Board of Professional Land Surveyors Standards, to the best of my knowledge, information and belief, as adopted September 1, 1992.
- *Restrictive covenants as set out in Volume 17, Page 245, Volume 18, Page 41, Plat Records; Volume 1770, Page 316, Deed Records.
- *Agreement for underground/overhead electrical service with H.L.&P. as set out in Volume (87)410, Page 188, Official Records.

BUYER Paul David Kowalik and Karen Lee Kowalik 4010 Spring Branch Drive West Pearland, Texas

DESCRIBED PROPERTY Lot Five (5) in Block Three (3), Replat of SPRINGFIELD, in Brazoria County, Texas, according to the map or plat thereof recorded in Volume 18, Page 41 of the Plat Records of Brazoria County, Texas.

STAR SURVEYORS

97-160383
8-25-97

9082157



I do hereby certify that this survey and the data made on the ground of the property legally described herein (or on the attached sheet) and is correct and there are no encroachments unless shown.

There are no natural drainage courses on this property. If the property does not lie in a flood hazard zone according to 4903900045 I 7-28-90 DATE BY

FIELD WORK	8-21-97	LS
DRAFTING	8-22-97	LS
FINAL CHECK	8-27-97	SS

ENCROACHMENT AFFIDAVIT

LENDER: CORNERSTONE MORTGAGE COMPANY

PROPERTY ADDRESS: 4010 SPRING BRANCH DRIVE WEST
PEARLAND, TX 77584

IN ORDER TO INDUCE LENDER TO MAKE A LOAN SECURED BY THE PROPERTY REFERENCED, WE, THE UNDERSIGNED, DO HEREBY ACKNOWLEDGE THAT I/WE RECEIVED A COPY OF THE SURVEY REFLECTING THE FOLLOWING ENCROACHMENTS LOCATED ON THE SUBJECT PROPERTY:

FENCE FOLLOWS PROPERTY LINE.

FENCE LIES IN 16' UTIL EASEMENT AT REAR.

CONCRETE LIES IN 16' UTIL EASEMENT AT REAR.

HOUSE ENCROACHES OVER 20' BLDG LINE AT REAR.

BEING FULLY AWARE OF THE ENCROACHMENT/S ON THE SUBJECT PROPERTY, I/WE JOINTLY AND SEVERALLY, AGREE TO REMOVE, AT MY/OUR EXPENSE, ANY AND ALL SUCH ENCROACHMENTS UPON DEMAND BY ANY PERSON OR PARTY HAVING THE RIGHT TO MAKE SUCH DEMAND.

I/WE DO FURTHER HEREBY AGREE THAT LENDER, ITS SUCCESSORS AND/OR ASSIGNS, HAVE NO RESPONSIBILITY OR DUTY WHATSOEVER CONCERNING ANY OF SUCH ENCROACHMENTS, AND I/WE, JOINTLY AND SEVERALLY, AGREE TO INDEMNIFY AND HOLD LENDER, ITS SUCCESSORS AND/OR ASSIGNS, HARMLESS FROM ANY AND ALL ACTIONS, CAUSES OF ACTION, CLAIMS, DEMANDS, DAMAGES, COST, EXPENSES AND COMPENSATION ON ACCOUNT OF OR IN ANY MANNER CONNECTED WITH OR EMANATING FROM SUCH ENCROACHMENT/S.

Paul David Kowalik

PAUL DAVID KOWALIK

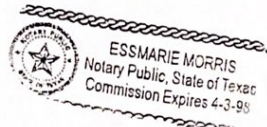
Karen Lee Kowalik

KAREN LEE KOWALIK

SWORN TO AND SUBSCRIBED BEFORE ME BY ALL OF THE ABOVE BORROWERS ON THIS 5th DAY OF Sept, 19 97.

Essmarie Morris
SIGNATURE OF NOTARY

MY COMMISSION EXPIRES:



FEDERAL EMERGENCY MANAGEMENT AGENCY
STANDARD FLOOD HAZARD DETERMINATION

See The Attached
Instructions

O.M.B. No. 3067-2064
Expires April 30, 1998

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS Cornerstone Mortgage 1177 West Loop S. Ste 200 Houston, TX 77027 Requestor: ANNIE Fax # 2812651133 Phone # 2816340135 <input type="checkbox"/> Check here to transfer loan and complete section E1.		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS PAUL DAVID KOWALIK 4010 SPRING BRANCH DR West PEARLAND, TX 77584 LOT: 5 BLOCK: 3 SUBDIVISION: SPRINGFIELD TAX#: SECTION: TWP: RANGE:	
3. LENDER ID. NO.	4. LOAN IDENTIFIER 36102	5. AMOUNT OF FLOOD INSURANCE REQUIRED	

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
NFIP Community Name	County (ies)	State	NFIP Community Number
BRAEORIA COUNTY *	BRAEORIA	TX	485458
B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME			
NFIP Map Number or Community Panel Number (Community name, if not the same as "A")	NFIP Map Panel Effective/Revised Date	LOMA/LOMR	Flood Zone
485458 0045 I	09/28/90	Yes / / Date	X Elev

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)

Federal Flood insurance is available (community participates in nfip) Regular Program Emergency Program of NFIP

Federal Flood insurance is NOT available because community is not participating in the NFIP

Building/Mobile Home is in a Coastal Barrier Resource Area (CBRA) Federal Flood Insurance may not be available
CBRA designation date: _____

D. DETERMINATION

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES BEGINNING WITH LETTERS "A" OR "V")? YES NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.

E. COMMENTS (Optional)

E1. ASSIGNMENT (If selling loan off, please, complete this section and fax to NFR. This will transfer this determination to the company listed below.)

Company: _____ Department: _____ Contact: _____
Address: _____ City, State, Zip: _____ Phone: _____

CERTIFY TO: _____ TYPE OF COVERAGE: Life of Loan RUSH: Y
HMMA INFO: ST: 48 CO: 039 EMMA: 1145 CT: 0602.12

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions, and any other information needed to locate the building/mobile home on the NFIP map.

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (if other than Lender)  National Flood Research PO BOX 1528 Boulder, CO 80306-1528	(if other than Lender) 1-800-730-6374 Fax 1-800-216-5663 www.nfrflood.com	DATE OF DETERMINATION: 08/25/97 CERTIFIED BY: 0240 NFR#: 10231172359
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