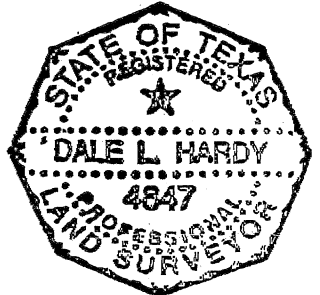


July 31, 1993

Scale: 1" = 20'

Survey of THE SURFACE ONLY of Lot Forty-Two (42) of TERRAMAR BEACH, SECTION SEVEN (7), a Subdivision in Galveston County, Texas, according to the map or plat thereof recorded in Volume 1616, Page 192, of the Plat Records in the County Clerk's Records of Galveston County, Texas.

I hereby certify that on the above date, I surveyed the above described Lot, and that this map, together with dimensions as shown, accurately represents my survey. There are no apparent encroachments.



DALE L. HARDY & Associates
Dale L. Hardy
 Dale L. Hardy
 Registered Professional
 Land Surveyor 4847
 P.O. Box 246
 League City, Texas 77574

Borrower: Charles G. Thomas
 Mortgagee: Texas Residential

Note: This property does lie within the 100 Year Flood Plain as determined by the Federal Emergency Management Agency and as shown on FIRM 485469, 0064 D, Zone V-21, Base Flood Elevation 15', dated August 15, 1983.

Preparation of this survey based on Title Commitment provided by Texas American Title, #525-93-1089, dated July 13, 1993.