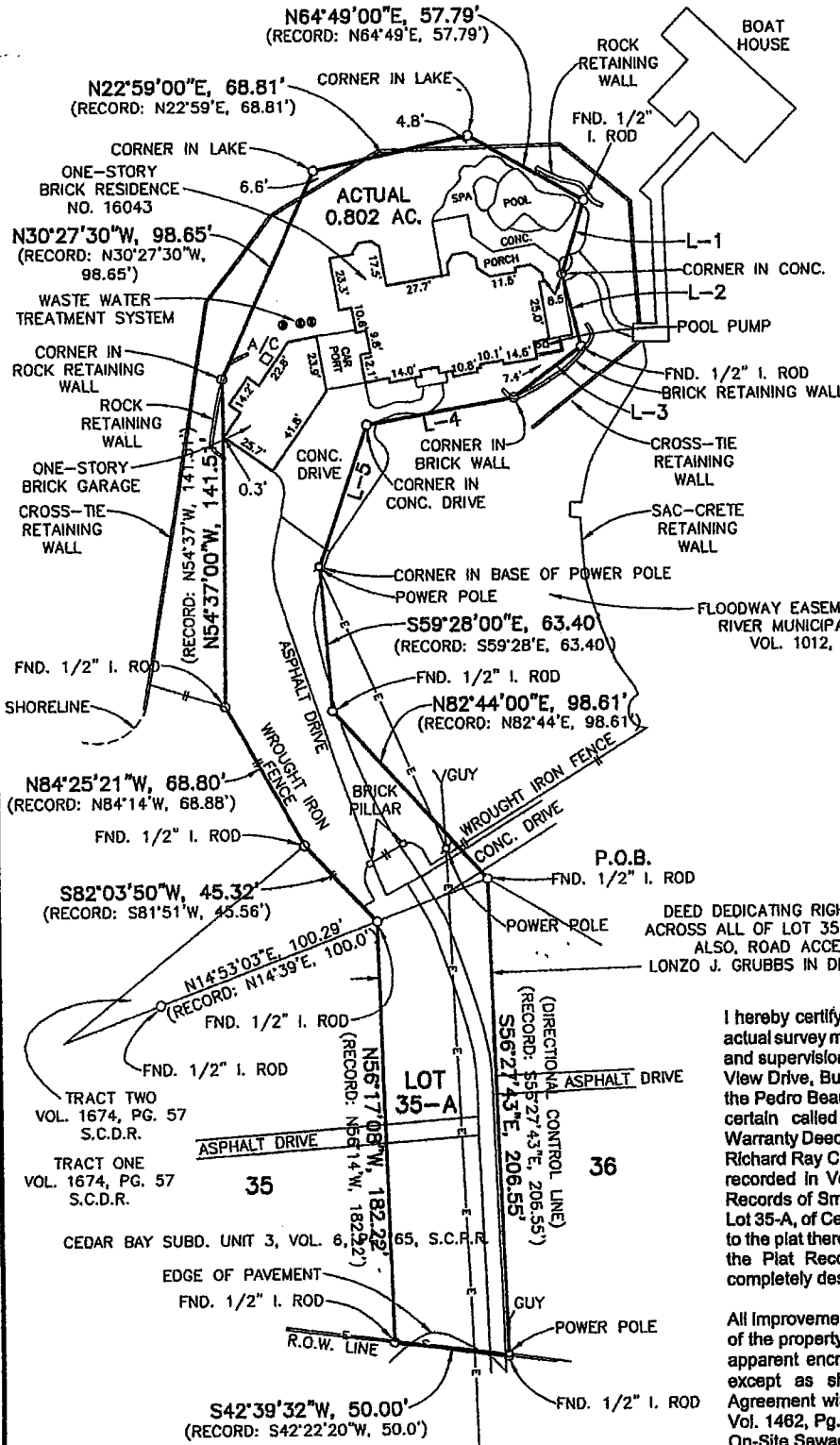


LAKE PALESTINE



- L-1 S38°03'00"E, 33.29' (RECORD: S38°03'E, 33.29')
- L-2 S69°00'00"E, 32.56' (RECORD: S69°00'E, 32.56')
- L-3 S00°51'00"E, 37.01' (RECORD: S00°51'E, 37.01')
- L-4 S25°35'00"W, 65.30' (RECORD: S25°35'W, 65.30')
- L-5 S35°31'00"E, 63.98' (RECORD: S35°31'E, 63.98')

PLAT OF SURVEY

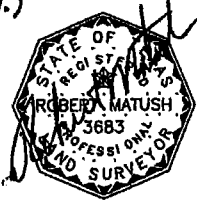
I hereby certify that this plat was prepared from an actual survey made on the ground under my direction and supervision of property located at 16043 Scenic View Drive, Bullard, Smith County, Texas, a part of the Pedro Bean Survey, Abstract 2, being all of that certain called 0.802 acre tract described in a Warranty Deed from Randy Ratliff et ux Lisa Ratliff to Richard Ray Chovanetz, dated March 30, 1995, and recorded in Volume 3645, Page 337 of the Land Records of Smith County, said 0.802 acre including Lot 35-A, of Cedar Bay Subdivision Unit 3, according to the plat thereof recorded in Volume 6, Page 65, of the Plat Records of Smith County, being more completely described in Exhibit 'A' (attached).

All Improvements are situated within the boundaries of the property surveyed and there are no visible or apparent encroachments, protrusions, or conflicts, except as shown. Lot 35-A is subject to an Agreement with Cherokee Water Co., of record in Vol. 1462, Pg. 620, S.C.D.R., and a Certification of On-Site Sewage Facility, of record in Vol. 7629, Pg. 206, O.P.R.S.C.

NATIONAL FLOOD INSURANCE RATE MAP ZONE 'A' - as shown on the FEMA MAP, all of the subject 0.802 acre tract is situated in the 100-Year Flood. (Community Panel No. 481185 0250 B)

(BORROWER: Debra Ann Bryant) GF NO. 2052636

Robert Matush - R.P.L.S. 3683
Job No. 05-762 17 November 2005 Scale: 1"=50'



FILE COPY

EXHIBIT 'A'

Metes and Bounds Description 0.802 Acre Tract

All that certain tract or parcel of land situated in the Pedro E. Bean Survey, Abstract 2, Smith County, Texas, being all of that certain called 0.802 acre tract described in a Warranty Deed from Randy Ratliff et ux Lisa Ratliff to Richard Ray Chovanetz, dated March 30, 1995, and recorded in Volume 3645, Page 337 of the Land Records of Smith County, said 0.802 acre including Lot 35-A, of Cedar Bay Subdivision Unit 3, according to the plat thereof recorded in Volume 6, Page 65, of the Plat Records of Smith County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a ½" iron rod found for the northwest corner of said Lot 35-A, same being in said shoreline of Lake Palestine;

THENCE, South 56°27'43" East, with the north line of said Lot 35-A (and the bearing basis of this survey as related to the record bearing), a distance of 206.55 feet to a 1/2" iron rod found for the northeast corner of said Lot 35-A, same being in the west right-of-way line of Scenic View Drive;

THENCE, South 42°39'36" West, with said west right-of-way line of Scenic View Drive, a distance of 50.00 feet to a ½" iron rod found for the southeast corner of said Lot 35-A;

THENCE, North 56°17'08" West, a distance of 182.22 feet to a ½" iron rod found for the southwest corner of said Lot 35-A;

THENCE, South 82°03'50" West, a distance of 45.32 feet to a ½" iron rod found for a corner in said shoreline of Lake Palestine;

THENCE, North 84°25'21" West, a distance of 68.80 feet to a ½" iron rod found for a corner in said shoreline of Lake Palestine;

THENCE, North 54°37'00" West, a distance of 141.51 feet to a ½" iron rod found for a corner in said shoreline of Lake Palestine;

THENCE, North 30°27'30" West, a distance of 98.65 feet to a corner in said shoreline of Lake Palestine;

THENCE, North 22°59'00" East, a distance of 68.81 feet to a corner in said shoreline of Lake Palestine;

THENCE, North 64°49'00" East, a distance of 57.79 feet to a ½" iron rod found for a corner in said shoreline of Lake Palestine;

THENCE, South 38°03'00" East, a distance of 33.29 feet to a ½" iron rod found for a corner in said shoreline of Lake Palestine;

THENCE, South 69°00'00" East, a distance of 32.56 feet to a ½" iron rod found for a corner in said shoreline of Lake Palestine;

Exhibit 'A'
0.802 Acre
Page 2

THENCE, South 00°51'00" East, a distance of 37.01 feet to a ½" iron rod found for a corner in said shoreline of Lake Palestine;

THENCE, South 25°35'00" West, a distance of 65.30 feet to a ½" iron rod found for a corner in said shoreline of Lake Palestine;

THENCE, South 35°31'00" East, a distance of 63.98 feet to a corner in said shoreline of Lake Palestine, same being in the base of a power pole;

THENCE, South 59°28'00" East, a distance of 63.40 feet to a ½" iron rod found for a corner in said shoreline of Lake Palestine;

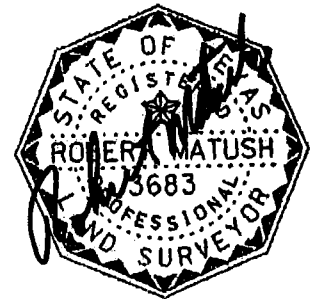
THENCE, North 82°44'00" East, a distance of 98.61 feet to the POINT OF BEGINNING and containing 0.802 acre of land.

I hereby certify that the above description was prepared from an actual survey made on the ground under my direction and supervision during the Month of June, 2002, and February, 2004.
GIVEN UNDER MY HAND AND SEAL this date, 11 February 2004.

(Reference is hereby made to the plat of survey, Job No. 04-030)

Robert Matush
Registered Professional Land Surveyor
Texas Registration No. 3683

GF NO. 2041947



**T-47 RESIDENTIAL REAL PROPERTY AFFIDAVIT
(MAY BE MODIFIED AS APPROPRIATE FOR COMMERCIAL TRANSACTIONS)**

Date: March 31, 2021

GF No. _____

Name of Affiant(s): Debra Ann Bryant,

Address of Affiant: 16043 Scenic View Dr., Bullard, TX 75757

Description of Property: .802 ac. (Lot 35!), Cedar Bay Unit 3
County Smith, Texas

"Title Company" as used herein is the Title Insurance Company whose policy of title insurance is issued in reliance upon the statements contained herein.

Before me, the undersigned notary for the State of Texas, personally appeared Affiant(s) who after by me being sworn, stated:

1. We are the owners of the Property. (Or state other basis for knowledge by Affiant(s) of the Property, such as lease, management, neighbor, etc. For example, "Affiant is the manager of the Property for the record title owners."):

2. We are familiar with the property and the improvements located on the Property.

3. We are closing a transaction requiring title insurance and the proposed insured owner or lender has requested area and boundary coverage in the title insurance policy(ies) to be issued in this transaction. We understand that the Title Company may make exceptions to the coverage of the title insurance as Title Company may deem appropriate. We understand that the owner of the property, if the current transaction is a sale, may request a similar amendment to the area and boundary coverage in the Owner's Policy of Title Insurance upon payment of the promulgated premium.

4. To the best of our actual knowledge and belief, since Nov 17, 2005 there have been no:
a. construction projects such as new structures, additional buildings, rooms, garages, swimming pools or other permanent improvements or fixtures;
b. changes in the location of boundary fences or boundary walls;
c. construction projects on immediately adjoining property(ies) which encroach on the Property;
d. conveyances, replattings, easement grants and/or easement dedications (such as a utility line) by any party affecting the Property.

EXCEPT for the following (If None, Insert "None" Below): retaining wall added; removed overhead power lines & installed underground.

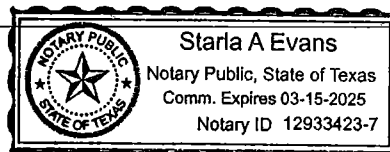
5. We understand that Title Company is relying on the truthfulness of the statements made in this affidavit to provide the area and boundary coverage and upon the evidence of the existing real property survey of the Property. This Affidavit is not made for the benefit of any other parties and this Affidavit does not constitute a warranty or guarantee of the location of improvements.

6. We understand that we have no liability to Title Company that will issue the policy(ies) should the information in this Affidavit be incorrect other than information that we personally know to be incorrect and which we do not disclose to the Title Company.

Debra Ann Bryant
Debra Ann Bryant

SWORN AND SUBSCRIBED this 10th day of May, 2021
Starla A Evans

Notary Public
State of Texas



(TXR-1907) 02-01-2010

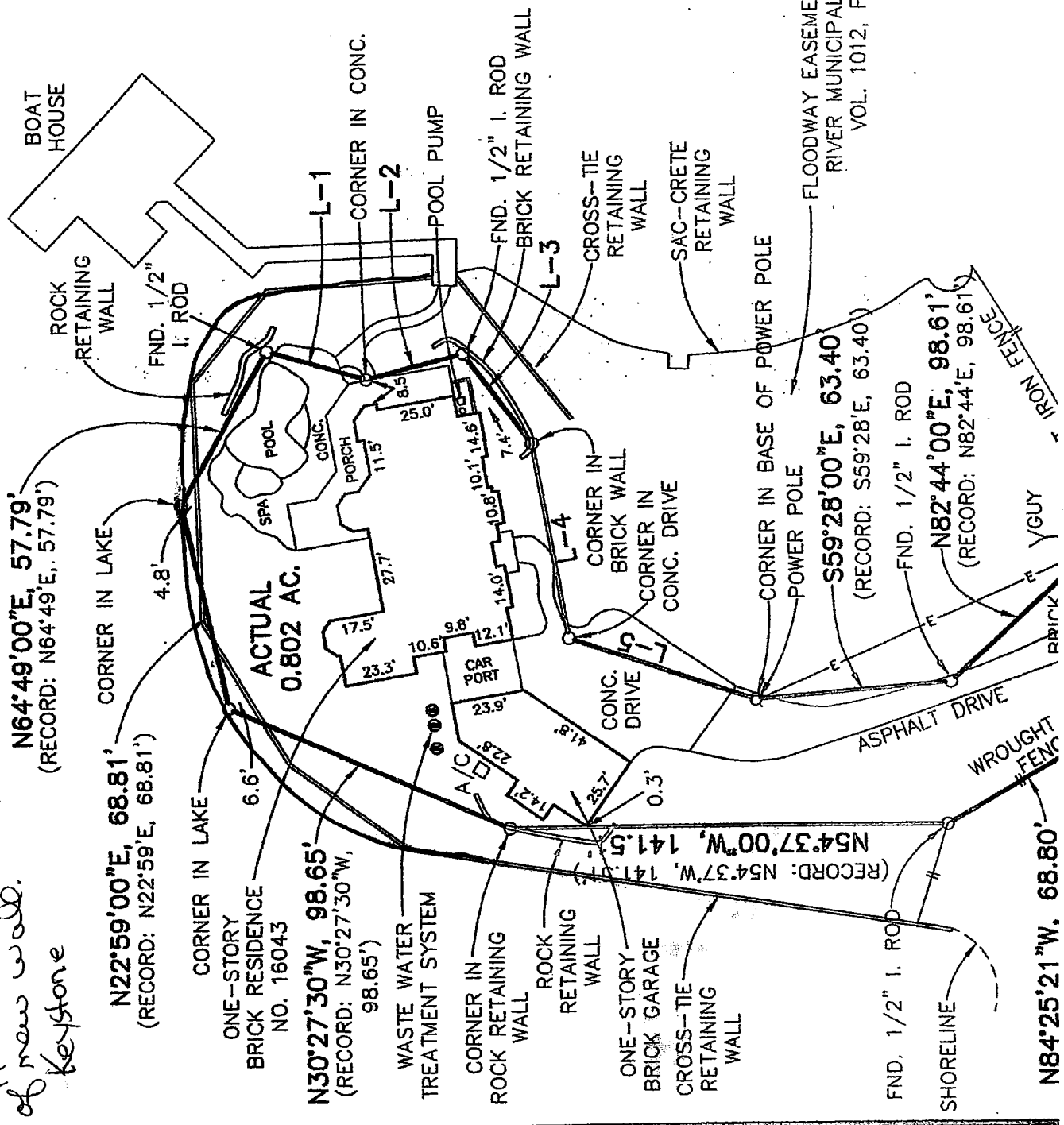
Page 1 of 1

(R.O.W. & BEARING BASIS PER DEED, VOL. 3645, PG. 337, S.C.L.R.)

LAKE PALESTINE

Approximate location of new wall. Keystone

- L-1 S38°03'00"E, 33.29'
(RECORD: S38°03'E, 33.29')
- L-2 S69°00'00"E, 32.56'
(RECORD: S69°00'E, 32.56')
- L-3 S00°51'00"E, 37.01'
(RECORD: S00°51'E, 37.01')
- L-4 S25°35'00"W, 65.30'
(RECORD: S25°35'W, 65.30')
- L-5 S35°31'00"E, 63.98'
(RECORD: S35°31'E, 63.98')



FLOODWAY EASEMENT TO UPPER NECHES RIVER MUNICIPAL WATER AUTHORITY VOL. 1012, PG. 135, S.C.D.R.

N64°49'00"E, 57.79'
(RECORD: N64°49'E, 57.79')

N22°59'00"E, 68.81'
(RECORD: N22°59'E, 68.81')

N30°27'30"W, 98.65'
(RECORD: N30°27'30"W, 98.65')

S59°28'00"E, 63.40'
(RECORD: S59°28'E, 63.40')

N82°44'00"E, 98.61'
(RECORD: N82°44'E, 98.61')

N84°25'21"W, 68.80'

ACTUAL 0.802 AC.

N54°37'00"W, 141.5'
(RECORD: N54°37'W, 141.5')

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expires March 31, 2012

Important: Read the instructions on pages 1-9.

SECTION A - PROPERTY INFORMATION		For Insurance Company Use.
A1. Building Owner's Name DEBRA ANN BRYANT		Policy Number
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 16043 SCENIC VIEW DRIVE		Company NAIC Number
City BULLARD	State TX	ZIP Code 75757
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) LOT 35-A, CEDAR BAY SUBDIVISION UNIT 3		
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) RESIDENTIAL		
A5. Latitude/Longitude: Lat. 32.1491° N Long. 95.4418 W		Horizontal Datum: <input type="checkbox"/> NAD 1927 <input checked="" type="checkbox"/> NAD 1983
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance. <input checked="" type="checkbox"/>		
A7. Building Diagram Number 1		
A8. For a building with a crawlspace or enclosure(s):		A9. For a building with an attached garage:
a) Square footage of crawlspace or enclosure(s) N/A sq ft		a) Square footage of attached garage N/A sq ft
b) No. of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____ sq in		b) No. of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____ sq in
c) Total net area of flood openings in A8.b _____ sq in		c) Total net area of flood openings in A9.b _____ sq in
d) Engineered flood openings? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		d) Engineered flood openings? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number SMITH COUNTY 481185		B2. County Name SMITH		B3. State TX	
B4. Map/Panel Number 48A23C0475	B5. Suffix C	B6. FIRM Index Date 9-28-2008	B7. FIRM Panel Effective/Revised Date 9-28-2008	B8. Flood Zone(s) A	B9. Base Flood Elevation(s) (Zone AO, use base flood depth) N/A
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9. <input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input checked="" type="checkbox"/> Community Determined <input type="checkbox"/> Other (Describe) 355.0' (SEE COMMENTS SEC. D)					
B11. Indicate elevation datum used for BFE in Item B9: <input checked="" type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other (Describe)					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Designation Date N/A <input type="checkbox"/> CBRS <input type="checkbox"/> OPA					

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction
*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, ARIA, ARIAE, ARIA1-A30, ARIA/H, ARIA/O. Complete items C2.a-h below according to the building diagram specified in Item A7. Use the same datum as the BFE.
Benchmark Utilized **LAKE PALESTINE DAM SPILLWAY** Vertical Datum **NGVD 1929**
Conversion/Comments **NONE**

	Check the measurement used.
a) Top of bottom floor (including basement, crawlspace, or enclosure floor) 357.6 <input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)	<input type="checkbox"/> meters (Puerto Rico only)
b) Top of the next higher floor _____ feet <input type="checkbox"/> meters (Puerto Rico only)	<input type="checkbox"/> meters (Puerto Rico only)
c) Bottom of the lowest horizontal structural member (V Zones only) _____ feet <input type="checkbox"/> meters (Puerto Rico only)	<input type="checkbox"/> meters (Puerto Rico only)
d) Attached garage (top of slab) _____ feet <input type="checkbox"/> meters (Puerto Rico only)	<input type="checkbox"/> meters (Puerto Rico only)
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments) _____ feet <input type="checkbox"/> meters (Puerto Rico only)	<input type="checkbox"/> meters (Puerto Rico only)
f) Lowest adjacent (finished) grade next to building (LAG) 356.7 <input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)	<input type="checkbox"/> meters (Puerto Rico only)
g) Highest adjacent (finished) grade next to building (HAG) 357.3 <input checked="" type="checkbox"/> feet <input type="checkbox"/> meters (Puerto Rico only)	<input type="checkbox"/> meters (Puerto Rico only)
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support _____ feet <input type="checkbox"/> meters (Puerto Rico only)	<input type="checkbox"/> meters (Puerto Rico only)

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Check here if comments are provided on back of form. Were latitude and longitude in Section A provided by a licensed land surveyor? Yes No

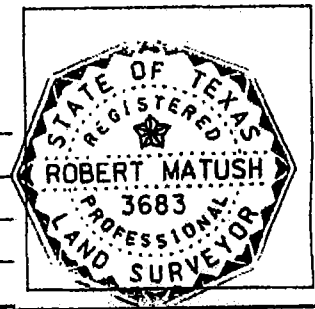
BOB MATUSH @ HOTMAIL.COM

Certifier's Name **ROBERT MATUSH** License Number **TX RPLS 3683**

Title **PRESIDENT** Company Name **BOB MATUSH SURVEYING, INC.**

Address **2624 KENSINGTON DR., STE. 107** City **TYLER TX** State **TX** ZIP Code **75703**

Signature **Robert Matush** Date **JAN. 17, 2011** Telephone **903.561.7287**



IMPORTANT: In these spaces, copy the corresponding information from Section A.		For Insurance Company Use:
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 6043 SCENK VIEW DR.		Policy Number
City BULLARD	State TX	ZIP Code 75757
		Company NAIC Number

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION (CONTINUED)

Copy both sides of this Elevation Certificate for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments
CERTIFIER STATES THAT THE BASE ELEVATION USED IS THE 355.0' ELEVATION "TAKE LINE" FOR LAKE PALESTINE, ESTABLISHED BY THE UPPER NECHES RIVER MUNICIPAL WATER AUTHORITY AS THE 100-YEAR FLOOD PLAIN LIMIT LINE.
 Signature Robert Daniel Date JAN. 17, 2011 Check here if attachments

SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zones AO and A (without BFE), complete Items E1-E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1-E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

- E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).
 a) Top of bottom floor (including basement, crawlspace, or enclosure) is 0.3 feet meters above or below the HAG.
 b) Top of bottom floor (including basement, crawlspace, or enclosure) is 0.9 feet meters above or below the LAG.
 E2. For Building Diagrams 8-9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 8-9 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is N/A feet meters above or below the HAG.
 E3. Attached garage (top of slab) is N/A feet meters above or below the HAG.
 E4. Top of platform of machinery and/or equipment servicing the building is N/A feet meters above or below the HAG.
 E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? Yes No Unknown. The local official must certify this information in Section G. N/A

SECTION F - PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. The statements in Sections A, B, and E are correct to the best of my knowledge.

Property Owner's or Owner's Authorized Representative's Name _____

Address _____ City _____ State _____ ZIP Code _____

Signature _____ Date _____ Telephone _____

Comments _____

Check here if attachments

SECTION G - COMMUNITY INFORMATION (OPTIONAL)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G8 and G9.

- G1. The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)
 G2. A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.
 G3. The following information (Items G4-G9) is provided for community floodplain management purposes.

G4. Permit Number	G5. Date Permit issued	G6. Date Certificate Of Compliance/Occupancy Issued
-------------------	------------------------	---

- G7. This permit has been issued for: New Construction Substantial Improvement
 G8. Elevation of as-built lowest floor (including basement) of the building _____ feet meters (PR) Datum _____
 G9. BFE or (in Zone AO) depth of flooding at the building site _____ feet meters (PR) Datum _____
 G10. Community's design flood elevation _____ feet meters (PR) Datum _____

Local Official's Name _____ Title _____

Community Name _____ Telephone _____

Signature _____ Date _____

Comments _____

Check here if attachments