

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 1154200470001

Land situated in the City of Kingwood in the County of Harris in the State of TX

Lot One (1), in Block Forty-Seven (47), of Greentree Village, Section Three (3), a subdivision in Harris County, Texas, according to the map or plat thereof recorded in Volume 313, Page 79 of the Map and/or Plat Records of Harris County, Texas.

Commonly known as: 3902 Haven Pines Dr, Kingwood, TX 77345-1256

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSES

BALDRIDGE SURVEYING

THIS PROPERTY DOES NOT LIE WITHIN THE 100 YEAR FLOOD PLAIN AS ESTABLISHED BY THE U.S. DEPT. OF HOUSING & URBAN DEVELOPMENT.

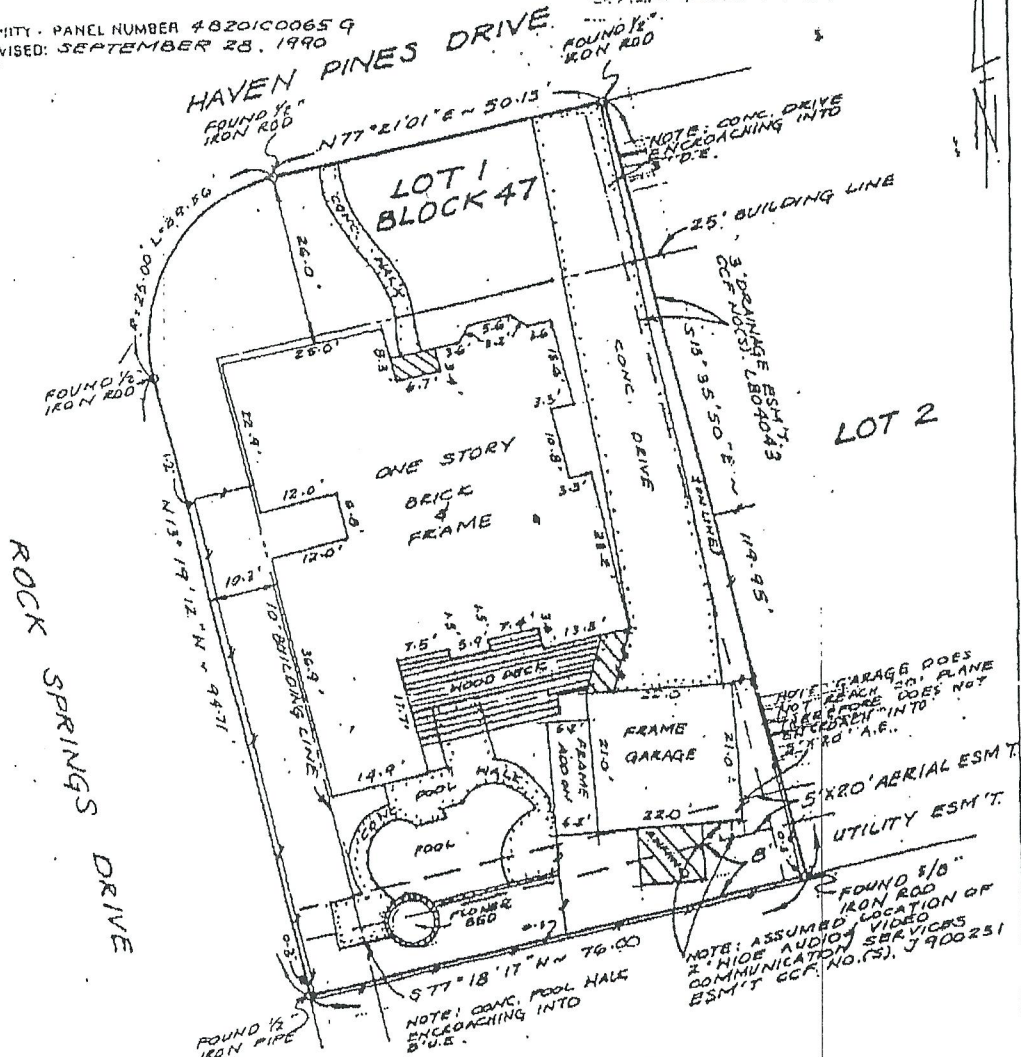
216 Winkler Drive • Houston, Texas 77087

(713) 643-2868

FAX (713) 643-0734

NOTE: AGREEMENT WITH H.L.P. CO., ECF. NO.(S). J-73496

COMMUNITY - PANEL NUMBER 48201C00659
 MAP REVISED: SEPTEMBER 28, 1990
 ZONE X



PURCHASER: BEN L. JOHNSTON AND WIFE, CAROLYN B. JOHNSTON

PROPERTY ADDRESS: 3902 HAVEN PINES DRIVE - KINGHOOD, TEXAS.

LEGAL DESCRIPTION: LOT ONE (1), IN BLOCK FORTY-SEVEN (47), OF GREENTREE VILLAGE SECTION THREE (3), A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 313, PAGE 79 OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS.

COMMONWEALTH LAND TITLE CO. CAPITAL STANDARD MORTGAGE.
 To _____ and all parties interested in title to premises surveyed, I do hereby certify that this survey was this day made on the ground of the property legally described herein and is correct; and that there are no apparent discrepancies, conflicts in boundary lines, encroachments or overlapping of improvements, easements or rights-of-way, except as shown hereon, and that said property has access to and from a dedicated roadway; and that this survey is pursuant to and based on that certain abstract of title provided by COMMONWEALTH LAND TITLE COMPANY, as reflected by their GFE #232599 and in no way represents an abstract performed by Baldridge Surveying.

GFE 9232599
 SCALE: 1" = 20'
 DATE: 10-15-92

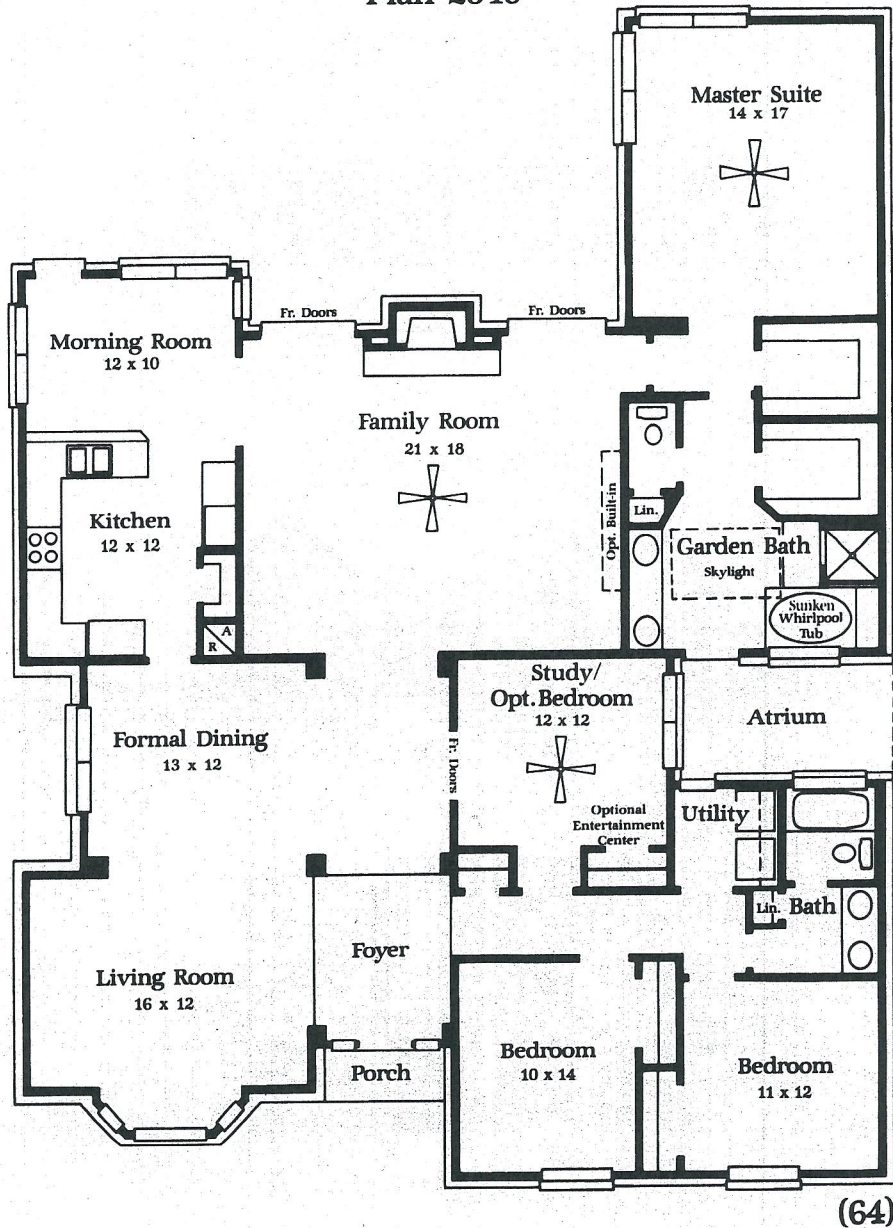


[Signature]
 Ralph L. Hennessy

JOB NO. 51963

THE CLASSIC SERIES

Plan 2540



Window placement, roof line, porches and skylight use may vary by elevation. Plans, specifications and special features are subject to change. Room dimensions are approximate.

Village Builders

FRIENDSWOOD DEVELOPMENT COMPANY