

TO HAVE AND TO HOLD the same unto the said Secretary of Housing and Urban Development of Washington, D.C., and unto his successors in office and assigns forever.

EXECUTED THIS 8TH day of FEBRUARY, 1996.

Attest:

BancPLUS Mortgage Corp.

BY:

Angie Potyk
Angie Potyk
Assistant Secretary

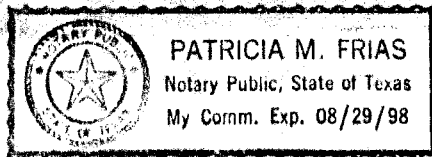
James L. DeLoach
James L. DeLoach
Vice President

9601 McAllister Freeway
P.O. Box 47524
San Antonio, TX 78265

STATE OF TEXAS }
COUNTY OF BEXAR }

Before me, the undersigned authority, on this day personally appeared James L. DeLoach, Vice President, and Angie Potyk, Assistant Secretary of BancPLUS Mortgage Corp., known to me to be the persons whose names are subscribed to the foregoing instrument, and acknowledged to me that they executed the same for the purposes and consideration therein expressed, in the capacity therein stated and as the free act and deed of said corporation.

GIVEN UNDER MY HAND AND SEAL OF OFFICE THIS 8TH day of FEBRUARY, 1996.



Patricia M. Frias
Notary Public
PATRICIA M. FRIAS
My Commission Expires:
8/29/98

Sandra Martinez
Witness SANDRA MARTINEZ

Edee Garcia
Witness EDEEB GARCIA

Prepared by: Patsy Frias
FHA Log No.: E14542
FHA Case No.: 151-3644159
BancPLUS Loan No.: 10443880