LEGAL REPRESENTATION DISCLOSURE AGREEMENT

Property: 1221 Castleman Drive, Cedar Hill, Texas 75104-7327

Legal instruments and other loan documents, if any, in connection with this loan and real property transaction (the "Transaction") have been prepared at the request of the title company by the law firm of Robertson, Anschutz, Vetters. As a part of the contractual obligation to pay the reasonable expenses in connection with the consummation of the sale and conveyance of the real property (the "Property"), the Buyer/Borrower agrees to pay the legal fees charged for the preparation of legal instruments and loan documents at closing. The Borrower acknowledges that the fees charged by Robertson, Anschutz, Vetters as set out in the law firm's invoice, are based on the standard fees charged for the preparation of closing documents for similar real estate transactions. The Buyer/Borrower further acknowledges that Robertson, Anschutz, Vetters has not, in any manner, undertaken to assist or render legal advice with respect to the Loan and/or the purchase of the Property, or with respect to any of the documents or instruments being executed in connection with those transactions. By signing below, the Buyer/Borrower acknowledges that they are aware that they may consult independent counsel or hire an attorney to represent then and advise them regarding this transaction and is consequences to them. The Buyer/Borrower has not been charged any fee for preparation of any federal disclosures such as the Truth in Lending Statement.

If Robertson, Anschutz, Vetters has prepared a warranty deed with respect to the Property, at the expense of the Seller, it is for the purpose of assuring the Lender that a proper vendor's lien has been retained and transferred therein to the Lender; and/or if Robertson, Anschutz, Vetters has prepared other instruments at the expense of the Seller in connection with his transaction, the Seller acknowledges that all instruments have been prepared by Robertson, Anschutz, Vetters based on information provided to Robertson, Anschutz, Vetters by the closing agent either directly or through the Lender, that Robertson, Anschutz, Vetters has not undertaken, an any manner, to assist or render legal advice to the Seller with respect to this transaction, and that Robertson, Anschutz, Vetters makes no representations to the Seller that it has undertaken any independent effort to verify the information provided to Robertson, Anschutz, Vetters and utilized for the preparation of the warranty deed or other instruments. Seller is further advised to consult its own legal counsel before signing the warranty deed. Additionally, by signing below you acknowledge you are aware that you are free to hire a lawyer or attorney to represent you and advise you regarding this transaction, to review all of the writings pertaining to this transaction and their consequences for you.

Robertson, Anschutz, Vetters prepared the various legal instruments and loan documents, if any, in connection with this transaction by signing below you are acknowledging that Robertson, Anschutz, Vetters has not represented you or given you any legal advice concerning the acquisition or sale of the Property, the legal instruments, or loan documents executed in connection with the transaction, or the closing of the transaction itself.

By signing below you acknowledge you are aware you must pay at the time of closing or on demand the legal fees of Robertson, Anschutz, Vetters as you may have agreed to pay in the earnest money contract or any other documents you may have signed. The charges for the services of Robertson, Anschutz, Vetters are set forth on the closing statement or settlement furnished by the title company. Furthermore, you acknowledge to Robertson, Anschutz, Vetters that you have received a copy of this disclosure, you have read all of the above statements, you understand them, and you acknowledge that what has been stated in this disclosure is accurate and truthful. Both parties to this transaction acknowledge that Robertson, Anschutz, Vetters does not represent either party in this transaction, whether or not Robertson, Anschutz, Vetters has represented or may be representing any of the undersigned in any other transaction.

Byron H. Stanley	
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