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STATE OF TEXAS

COUNTY OF DALLAS

Margaret G. Dickie Personally appeared before me __

and made oath that s/he saw the within-named First Texas Savings Associates by Dennis P. Higgins, its Senior Vice President, sign, seal and as its act and deed, deliver the above-written instrument for the uses and purposes therein mentioned, and that s/he with __

witnessed the execution thereof.

1 Margant Gackie

SWORN to before me this 19th day of December, 1984

Notary Public for Texas My Commission Expires: November 26, 1988

CTO