

STATE OF TEXAS (X)
 COUNTY OF ROCKWALL (X)

WHEREAS, The American National Bank, a National Banking Corporation, being the Owner of a tract of land situated in the County of Rockwall, State of Texas, said tract being described as follows:
 BEING a 2.5000 acre tract of land situated in the James Smith Survey, Abstract No. 200, City of Rockwall, Rockwall County, Texas, and being all of that 2.5000 acre tract described in deed to The American National Bank of Terrell, from 740/3097 Limited Partnership, a Texas Limited Partnership, recorded in Volume 0859, Page 094, Deed Records, Rockwall County, Texas, and being more particularly described as follows:

BEGINNING at a concrete R.O.W. monument found at the intersection of the Easterly line of F.M. 740 (Ridge Road 90' R.O.W.) and the corner clip from the Easterly line of F.M. 3097 (100' R.O.W.);

THENCE North 08°10'58" East, with the easterly line of said F.M. 740 a distance of 94.19 feet to a 1/2" iron rod set for a corner.

THENCE South 81°49'02" East, a distance of 343.00 feet to a 1/2" iron rod set for corner, said point being in the Westerly line of a 25' Firelane, Access, & Utility Easement as recorded in Volume 606, Page 163, and Volume 606, Page 314 of the Deed Records of Rockwall County, Texas, and as shown on the plat of the Steger Retail Addition recorded in Cabinet C, Slide 115-116, Map Records of Rockwall County, Texas.

THENCE South 08°10'58" West, along said Westerly line of easement, a distance of 370.07 feet to a P.K. nail set in concrete curb for a corner and being the point of curvature of a curve to the right, said curve having a central angle of 37°56'29" and a radius of 35.00 feet;

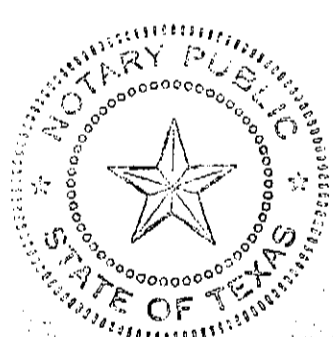
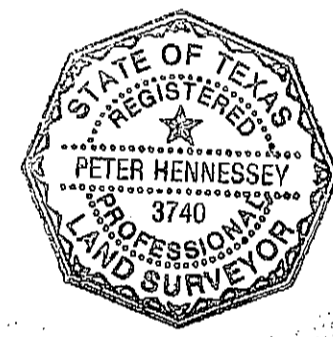
THENCE along said Westerly line of easement and with said curve an arc distance of 23.18 feet to a P.K. nail set in concrete driveway for a corner;

THENCE South 46°07'27" West, along said Westerly line of easement, a distance of 55.46 feet to a P.K. Nail set in concrete driveway for a corner in the said Easterly line of F.M. 3097;

THENCE North 43°52'33" West, along said Easterly line, a distance of 290.00 feet to a concrete monument found for corner.

THENCE North 15°54'15" West, along said Easterly line, a distance of 178.36 feet to the POINT OF BEGINNING and containing 2.5000 acres or 108,900 square feet of land.

\\DATA\J9332PLT D38
 SURVEYORS CERTIFICATION
 NOW THEREFORE KNOW ALL MEN BY THESE PRESENTS: THAT I, Peter Hennessey, do hereby certify that I prepared this plat from an actual and accurate survey of the land and that the corner monuments shown thereon were properly placed under my personal supervision.

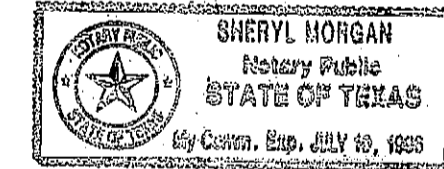


Peter Hennessey, R.P.L.S. No. 3740

BEFORE ME, the undersigned authority, on this day personally appeared Peter Hennessey, Registered Professional Land Surveyor, in the State of Texas, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed, the capacity therein stated and as the act and deed of said corporation

GIVEN UNDER MY HAND AND SEAL OF OFFICE on this the 19th day of April, 1995.

Jo Anne Hennessey
 Notary Public, State of Texas
 My Commission Expires 9-27-98
 Jo ANNE HENNESSEY



FILED FOR RECORD
 ROCKWALL, TEXAS
 MAY 17 1995
 COUNTY CLERK
 BY: DEPUTY

Recommended for final Approval:
Patt Friend 5/11/95
 Chairman, Planning & Zoning Commission Date

Approved:
Alma Williams
 Mayor, City of Rockwall, Texas Date

I hereby certify that the above and foregoing Plat of LOT 1, BLOCK 1, STEGER RETAIL Addition to the City of Rockwall, Texas was approved by the City Council of the City of Rockwall on the 17th day of April, 1995.

This approval shall be invalid unless approval Plat for such Addition is recorded in the office of the County Clerk of Rockwall County, Texas with in one hundred twenty (120) days from said date of final approval.

Said Addition shall be subject to all the requirements of the Platting Ordinance of the City of Rockwall.

Witness my hand this 17th day of April, 1995.
Sheryl Morgan
 City Secretary, City of Rockwall, Texas

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS:

THAT American National Bank of Terrell, a National Banking Corporation; being the Owner, does hereby adopt this plat designating the herein above described property as Lot 1, Block 1, STEGER RETAIL ADDITION, an addition to the City of Rockwall, Rockwall County, Texas, and does hereby dedicate to the public use forever the streets and alleys shown thereon, and does hereby reserve the easement strip shown on this plat for the purposes stated and for the mutual use of accommodation of all utilities desiring to use or using same. No building shall be constructed or placed upon, over, or across the utility easements as described herein. Any public utility shall have the right to remove and keep removed all or part of any buildings, fences, trees, shrubs, or other growths or improvements which in any way endanger or interfere with construction, maintenance or efficiency of their respective system on any of these easement strips; and any public utility shall at all times have the right of ingress or egress to, from or upon the said easement strips for purpose of construction reconstruction, inspecting patrolling, maintaining, and either adding to or removing all or part of their respective system without the necessity of, at any time, procuring the permission of anyone. The City of Rockwall will not be responsible for any claims of any nature resulting from or occasioned by the establishment of grade of streets in the subdivision. The developer and subdivision engineer shall bear total responsibility for storm drainage improvements. The developer shall be responsible for the necessary facilities to provide drainage patterns and drainage controls such that properties within the drainage area are not adversely affected by storm drainage from the development.

No house dwelling unit, or other structure shall be constructed on any lot in this addition by the owner or any other person until such time as the developer has complied with all requirements of the Subdivision Regulations of the City of Rockwall regarding improvements with respect to the entire block on the street or streets on which property abuts, including the actual installation of streets with the required base and paving, curb and gutter, water and sewer, drainage structures, storm sewers, and alleys, all according to the specifications of the City of Rockwall.

It shall be the policy of the City of Rockwall to withhold issuing building permits until all streets, water, sewer and storm drainage systems have been accepted by the City. The approval of a plat by the City does not constitute any representation, assurance or guarantee that any building within such plat shall be approved, authorized or permit therefore issued, nor shall such approval constitute any representation, assurance or guarantee by the City of the adequacy and availability for water for personal use and fire protection within such plat, as required under Ordinance 83-54.

This plat approved subject to all platting ordinances, rules, regulations of the City of Rockwall, Texas.

WITNESS OUR HANDS at Terrell, Texas, this the 20th day of April, 1995.

The American National Bank of Terrell
 By: *Mike Cronin*
 Mike Cronin, Executive Vice President Attest: *Perry Parks*

BEFORE ME, the undersigned authority, on this day personally appeared Mike Cronin, Executive Vice President, of The American National Bank, a National Banking Corporation, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed, the capacity therein stated and as the act and deed of said corporation

GIVEN UNDER MY HAND AND SEAL OF OFFICE on this the 20th day of April, 1995.

Sheryl Morgan
 Notary Public, State of Texas
 My Commission Expires _____

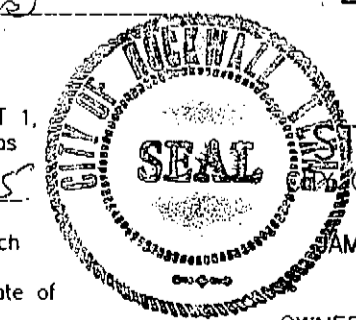
FINAL PLAT
 OF

LOT 1, BLOCK 1

OF THE

STEGER RETAIL ADDITION
 OF ROCKWALL, ROCKWALL COUNTY, TEXAS

JAMES SMITH SURVEY, ABSTRACT NO. 200



OWNER:
 AMERICAN NATIONAL BANK
 102 W. MOORE AVE
 P.O. BOX 40
 TERRELL, TEXAS 75160
 PH:(214)563-2611

PREPARED BY:
 HENNESSEY ENGINEERING, INC.
 1409 THIRD AVE.
 CARROLLTON, TEXAS 75006
 PH.(214)245-9478

JOB NO. 9332 SCALE 1"=50'
 DATE: APRIL 17, 1995

DRAWINGS\J9332PP D442
HENNESSEY ENGINEERING, INC.
 1409 THIRD STREET, CARROLLTON, TX. 75006
 PH. (214)245-9478, FAX. (214)245-7087

CARLISLE PLAZA ADDITION

F.M. # 740 (RIDGE ROAD 90' R.O.W.)

P.O.C.
P.O.B.

MR. M. ADDITION

F.M. # 3097 (100' R.O.W.)

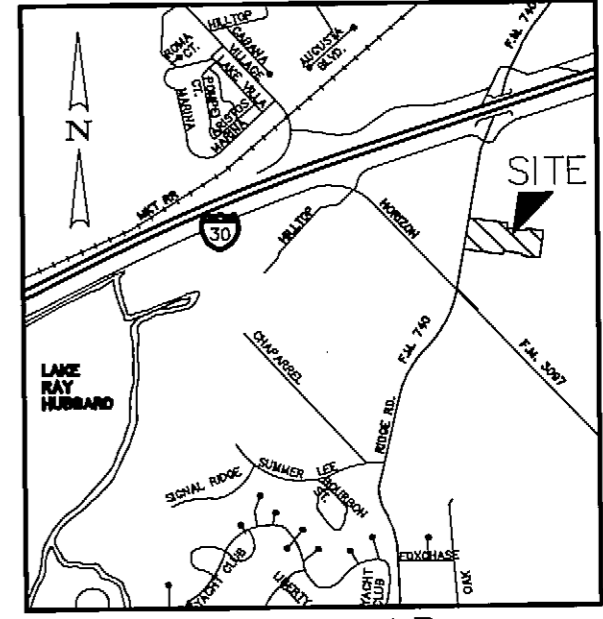
LOT 2, BLOCK 1
3.5238 ACRES
153,498 SQ.FT.

ESTATE OF O.L. STEGER, JR.
 & EMILY SUE WHITEHEAD
 VOL. 87, PG. 148
 DRRC

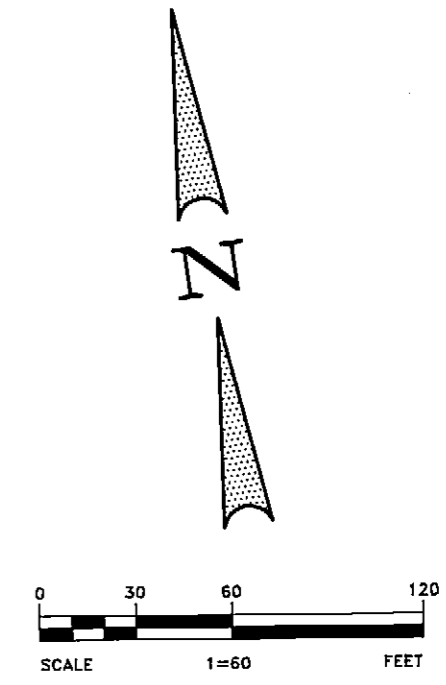
ESTATE OF O.L. STEGER, JR.
 & EMILY SUE WHITEHEAD
 VOL. 87, PG. 148
 DRRC

ESTATE OF O.L. STEGER, JR.
 & EMILY SUE WHITEHEAD
 VOL. 87, PG. 148
 DRRC

ESTATE OF O.L. STEGER, JR.
 & EMILY SUE WHITEHEAD
 VOL. 87, PG. 148
 DRRC



VICINITY MAP



C-115
 C-116

No.	DATE	REVISION	APPROV.

Winkelman & Associates, Inc.
 Steger Retail Add.
 12800 Hillcrest Road
 Dallas, Texas 75241

Client: JEMtex Development No. 50a, Inc.
 1303 Walnut Hill Lane
 Irving, Texas 75038
 (214) 550-8221

Owner: Estate of O.L. Steger, Jr. & Emily
 Sue Whitehead
 C/O Lakeside National Bank
 P.O. Box 9
 Rockwall, Texas 75087

Final Plat
Steger Retail Addition
 City of Rockwall
 Rockwall County, Texas

Scale : 1" = 60' Date : 3-28-91
 Designed By : M.D.C.
 Drawn By : E.A./A.L.C./J.F.C.
 Checked By : M.D.C.
 File : 6416FP1.DWG
 Plot No. : 06416 02/56

SHEET
 1
 OF
 2