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**GENERAL WARRANTY DEED WITH VENDOR'S LIEN IN FAVOR OF THIRD PARTY**

THE STATE OF TEXAS §  
COUNTY OF HARRIS §

06/23/03 200187169 \$9.00

KNOW ALL MEN BY THESE PRESENTS:

THAT BRIAN J. KAPILOFF and TRACY KAPILOFF, Husband and Wife

(hereinafter called "GRANTORS" whether one or more), for and in consideration of the sum of TEN DOLLARS (\$10.00) and other good and valuable considerations cash in hand paid by RAVI K. SANDILL and KELLY S. SANDILL, HUSBAND AND WIFE

whose address is 4002 MEADOW LAKE LN, HOUSTON, TX 77027

(hereinafter called "GRANTEES" whether one or more), the receipt and sufficiency of which are hereby acknowledged and confessed, and the further consideration of the note in the principal sum of

Three Hundred Ninety Five Thousand And No/100ths (\$395,000.00 ) payable to the order of COMPASS BANK

(hereinafter referred to as "BENEFICIARY") at the special instance and request of the Grantees herein, the receipt of which is hereby acknowledged and confessed, and as evidence of such advancement, the said Grantees herein have executed their note of even date herewith for said amount payable to the order of said Beneficiary, bearing interest at the rate therein provided, principal and interest being due and payable in monthly installments as therein set out, and providing for attorney's fees and acceleration of maturity at the rate and in the events therein set forth, which note is secured by the Vendor's Lien herein reserved and is additionally secured by a Deed of Trust of even date herewith, executed by the Grantees herein to

PAT RILEY, Trustee, reference to which is here made for all purposes; and in consideration of the payment of the sum above mentioned by the Beneficiary above mentioned, Grantors hereby transfer, set over, assign and convey unto said Beneficiary and assigns, the Vendor's Lien and Superior Title herein retained and reserved against the property and premises herein conveyed, in the same manner and to the same extent as if said note had been executed in Grantor's favor and by said Grantors assigned to the Beneficiary without recourse; have GRANTED, SOLD and CONVEYED, and by these presents do GRANT, SELL and CONVEY unto the said Grantees herein, the following described property, together with all improvements thereon, to-wit:

Lot One (1), in Block Two (2), of Oak Estates, an addition in Harris County, Texas, according to the map or plat thereof recorded in Volume 31, Page 67 of the Map Records of Harris County, Texas.

TO HAVE AND TO HOLD the above described premises, together with, all and singular, the rights and appurtenances thereto in any wise belonging, unto the said Grantees, their heirs and assigns forever. And Grantors do hereby bind themselves, their heirs, executors and administrators, to warrant and forever defend all and singular, the said premises unto the said Grantees, their heirs and assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof. Taxes for the current year have been prorated and are assumed by Grantee. This conveyance is made and accepted subject to any and all validly existing restrictions, mineral reservations and interests, conditions, covenants, easements, and rights of way, if any, applicable to and enforceable against the above described property as now reflected by the records of the County Clerk in said County and State and to any applicable zoning laws or ordinances.

But it is expressly agreed and stipulated that the Vendor's Lien and the Superior Title are retained and reserved in favor of the payee in said note against the above described property, premises and improvements, until said note, and all interest thereon is fully paid according to the face and tenor, effect and reading thereof, when this deed shall become absolute.

When this deed is executed by one person, or when the Grantee is one person, the instrument shall read as though pertinent verbs and pronouns were changed to correspond, and when executed by or to a corporation the words "heirs, executors and administrators" or "heirs and assigns" shall be construed to mean "Successors and assigns".

Executed on this the 19th day of June 2003

AFTER RECORDING:  
HOLD FOR  
CHARTER TITLE COMPANY  
GF 03150541  
Closer: *[Signature]*

*[Signature]*  
BRIAN J. KAPILOFF  
*[Signature]*  
TRACY KAPILOFF

THE STATE OF TEXAS  
COUNTY OF *Bexar*

This instrument was acknowledged before me on *June 19, 2003*, by *Brian J. Kapiloff* and *Tracy Kapiloff*.

RETURN TO:  
RAVI K. SANDILL  
4002 MEADOW LAKE LN  
HOUSTON, TX 77027

RECORDER'S MEMORANDUM:  
AT THE TIME OF RECORDATION, THE INSTRUMENT WAS FOUND TO BE INADEQUATE FOR THE BEST PHOTOGRAPHIC REPRODUCTION BECAUSE OF ILLIGIBILITY, CARBON OR PHOTO COPY, DISCOLORED PAPER, ETC...

Notary Public, State of Texas  
BRIDGET M. PEREZ  
MY COMMISSION EXPIRES  
May 9, 2004

PB334.0702

5628-66-638

UNOFFICIAL

FILED  
2003 JUN 23 PM 12:10  
*Beverly B. Kayman*  
COUNTY CLERK  
HARRIS COUNTY, TEXAS

ANY PROVISION HEREIN WHICH RESTRICTS THE SALE, RENTAL, OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF COLOR OR RACE IS INVALID AND UNENFORCEABLE UNDER FEDERAL LAW  
THE STATE OF TEXAS  
COUNTY OF HARRIS

I hereby certify that this instrument was FILED in File Number Sequence on the date and at the time stamped hereon by me; and was duly RECORDED, in the Official Public Records of Real Property of Harris County, Texas on

JUN 23 2003



*Beverly B. Kayman*  
COUNTY CLERK  
HARRIS COUNTY, TEXAS