

RESTRICTIVE COVENANTS

These Covenants apply to all lots in Oak Ridge Estates and run with the land and shall be binding on all persons owning property in the Subdivision until June 30, 2004, at which time these Covenants shall be automatically extended for successive ten (10) year periods, unless an instrument signed by a majority of the then owners of the lots has been recorded agreeing to change said covenants in whole or in part. Invalidity of any one of these Covenants, limitations or Restrictions by judgement or on Court Order shall in no wise affect any of the other provisions, which shall remain in force and effect.

- (1) All lots shall be for residential use only and no noxious or offensive trade or activity shall be conducted upon any lot in this Subdivision, nor shall anything be done thereon which may be or become an annoyance or nuisance to the neighborhood.
(2) The minimum floor area of all residences exclusive of open porches, carports, or garages, shall be 1500 square feet; the exterior finish of all residences constructed in the Subdivision must be completed within six (6) months from the date started. Trailers will not be allowed on any lot.
(3) No tent, basement, shack, garage, barn or other structure of a temporary nature shall be used as a residence at any time.
(4) No animals of an obnoxious nature shall be domiciled or maintained upon any lot in this subdivision which may become an annoyance or nuisance to the neighborhood.
(5) No lots may be subdivided unless permitted by the Subdivision Regulations of DeSoto County, Mississippi; however, two (2) or more lots may be combined for use as one (1) lot and in such case, the interior lot lines may be disregarded insofar as side yard requirements are concerned.
(6) Easements five (5) feet wide for installation and maintenance of utilities and drainage facilities are reserved along property lines for each lot, except ten (10) feet for front property lines.
(7) The use, zoning and building regulations of DeSoto County, Mississippi, shall apply in this Subdivision.
(8) No Residence may be located nearer than twenty (20) feet to any side lot line.
(9) No building shall be erected, placed or altered on any lot in this subdivision until the building plans, specifications and plat plan, showing the location of such building, shall have been approved in writing as to conformity and harmony with existing structures in this subdivision and as to location of building with respect to topography and finished ground elevation by Ben W. Smith or his designated agent. In the event that said person or its designated representative fails to approve or disapprove such design and location within a period of thirty (30) days after said plans and specifications have been submitted to them, or if no litigation to enjoin the erection of such building or the making of such alterations has been commenced prior to the completion thereof, such approval will not be required, and this covenant will be deemed to have been fully complied with. Neither

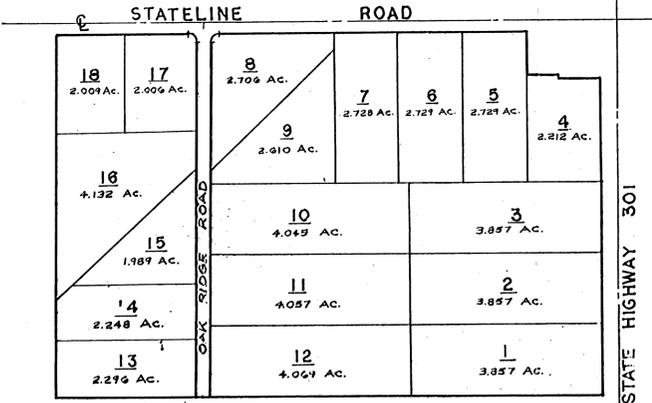
Ben W. Smith or his designated representative, shall be entitled to any compensation for services performed pursuant to this covenant. The powers and duties of Ben W. Smith and its designated representative, shall cease on and after June 30, 1994. Thereafter, the approval described in this covenant shall not be required unless, prior to said date, and effective thereon, a written instrument shall be executed by then record owners of the majority of the lots in this subdivision and duly recorded appointing a representative or representatives, who shall thereafter exercise the same powers previously exercised by the committee.

(10) Enforcement of these Restrictive Covenants shall be by proceeding at law or in equity against any person or persons violating or attempting to violate any restrictions or covenant, either to restrain violation or to recover damages.



VICINITY MAP SCALE 1"=1 MILE. A grid map showing lot numbers 14 through 30. Lot 24 is highlighted in black. Surrounding roads include STATELINE ROAD, OAK RIDGE ESTATES S/D, DESOTO BOY ROAD, GOODMAN ROAD, R9W R8W ROAD, LAKE ROAD, and HORN ROAD.

Septic tanks may be used on the lots shown on this plat of subdivision. DESOTO COUNTY HEALTH DEPARTMENT. BY: Steve Fuller (AHO) Health Officer. DATE: 9-26-84



NOTE: The installation, repair and maintenance of driveways and driveway culverts is the responsibility of the individual lot owner and not the responsibility of the developer or DeSoto County or any future governing body.

RACHEL M. ROBERTSON OWNER'S CERTIFICATE

I, RACHEL M. ROBERTSON, authorized representative of the owner of the property, BEN W. SMITH, CARL M. SMITH, RACHEL M. ROBERTSON, shown hereon, hereby adopt this as my (our) plan of subdivision. I do hereby certify that BEN W. SMITH, CARL M. SMITH, RACHEL M. ROBERTSON (are) the owner (s) in fee simple of the property and that said property is not encumbered by any taxes that have become due and payable, this the day of 19 1984.

TITLE: OWNERS. FOR COX FAMILY, STATE OF MISS., COUNTY OF DESOTO. RACHEL M. ROBERTSON FOR CRENADA BANK.

PERSONALLY appeared before me, the undersigned authority, in and for county and state aforesaid, the within named, BEN W. SMITH, CARL M. SMITH, RACHEL M. ROBERTSON, individually and as authorized representative of BEN W. SMITH, CARL M. SMITH, RACHEL M. ROBERTSON who did acknowledge to me that they signed and delivered the above and foregoing plat and certificate on the day and year therein mentioned as their free and voluntary act and deed for the purposes therein expressed, they being duly authorized so to do.

GIVEN under my hand and official seal of office on this the 26th day of September, 1984.

(SEAL) My Commission Expires: My Commission Expires Feb. 12, 1995. Notary Public: Brenda Hudson.

APPROVED by the DeSoto County Planning Commission. Dated the 30 day of August, 1984.

ATTEST: Ben W. Smith, Chairman. Secretary: Ben W. Smith.

CERTIFICATE OF ENGINEER

This is to certify that I have drawn this subdivision plat shown hereon and the plat of same is accurate and correct from information from a ground survey by me. Engineer: Dan W. Smith, State of Mississippi.

APPROVED by the Board of Supervisors of DeSoto County, Mississippi, this the 3 day of September, 1984.

ATTEST: H. P. Ferguson, President.

STATE OF Mississippi, COUNTY OF DeSoto.

I hereby certify that the subdivision plat shown hereon was filed for record in my office at 11:10 o'clock A.M. on the 7 day of November, 1984, and was immediately entered upon the proper indexes and duly recorded in Plat Book 33 at Page 1041. H. P. Ferguson, Chancery Court Clerk.

OAK RIDGE ESTATES SUBDIVISION SECTION 24, TOWNSHIP 1 S., RANGE 9 W. DeSOTO COUNTY MISSISSIPPI 55.608 ACRES, 18 LOTS, ZONED "A"

OWNER: BEN SMITH

PREPARED: SMITH ENGINEERING CO. P.O. BOX 233 SOUTHAVEN MISSISSIPPI 38671

DATE JUNE 1984 SHEET 1 OF 2

