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RESTRICTIVE COVENANTS

1. NO LOT SHALL BE USED FOR ANY PURPOSE OTHER THAN SINGLE FAMILY RESIDENTIAL PURPOSES. NO BUILDING SHALL BE ERECTED, ALTERED, PLACED OR PERMITTED TO REMAIN ON ANY LOT OTHER THAN ONE BUILDING, A PRIVATE GARAGE FOR NO MORE THAN THREE VEHICLES AND SEPARATE DETACHED BUILDINGS INCIDENTIAL TO RESIDENTIAL USE. TWO OR MORE LOTS MAY BE COMBINED FOR USE AS ONE LOT AND IN SUCH CASE THE INTERIOR LOT LINES MAY BE DISREGARDED AND THE UTILITY EASEMENTS (UNLESS IN USE) WILL BE AUTOMATICALLY REVOKED. IN THE EVENT SUCH LOTS ARE COMBINED UNDER ONE OWNERSHIP FOR USE AS A SINGLE LOT, NO PART OF THE COMBINED LOT MAY BE SOLD OR CONVEYED, EXCEPT TO THE ORIGINAL SIZE OF THE LOTS BEFORE BEING COMBINED. NO SINGLE LOT MAY BE SUBDIVIDED INTO TWO OR MORE LOTS FOR THE PURPOSE OF BUILDING ANOTHER DWELLING.
2. ALL DWELLINGS OR OTHER STRUCTURES ON THE LOTS MUST BE IN COMPLIANCE WITH THE REQUIREMENTS OF THE DESOTO COUNTY PLANNING COMMISSION.
3. NO STRUCTURE OF A TEMPORARY NATURE SUCH AS TRAILERS, BASEMENTS, TENTS, SHEDS, GARAGES, BARNS, MOTOR HOMES OR OTHER OUT BUILDINGS SHALL AT ANY TIME BE USED, EITHER TEMPORARILY OR PERMANENTLY, AS A RESIDENCE.
4. NO NOXIOUS OR OFFENSIVE TRADE OR ACTIVITY MAY BE CARRIED ON UPON ANY LOT NOR SHALL ANYTHING BE DONE THEREON WHICH MAY BE OR BECOME A NUISANCE OR ANNOYANCE TO THE NEIGHBORHOOD. NO BUSINESS OR TRADE OF A COMMERCIAL NATURE MAY BE CARRIED ON UPON ANY LOT.
5. EASEMENTS FOR THE INSTALLATION AND MAINTENANCE OF THE UTILITIES AND DRAINAGE FACILITIES ARE RESERVED AS SHOWN BY THE PLAT. THE MINIMUM FRONT YARD SETBACK FOR EACH LOT IS SHOWN ON THE PLAT. THE MINIMUM REAR YARD SET BACK IS 50 FEET AND THE MINIMUM SIDE YARD SET BACK IS 20 FEET.
6. NO SHELL-TYPE OR MODULAR-TYPE HOME WILL BE PERMITTED OR ERECTED IN THIS SUBDIVISION. ALL HOUSES MUST BE NEW CONSTRUCTION. NO HOUSE MAY BE MOVED INTO THE SUBDIVISION FROM ANOTHER AREA EXCEPT BY WRITTEN PERMISSION OF THE DEVELOPER, BARRY W. BRIDGFORTH.
7. THE MINIMUM AREA OF ANY SINGLE STORY DWELLING IN OAK CREEK SHALL BE NOT LESS THAN 1400 1250 SQUARE FEET, EXCLUSIVE OF OPEN PORCHES, CARPORTS, AND GARAGES. ALL ONE AND ONE-HALF STORY AND TWO STORY HOUSES SHALL HAVE A MINIMUM GROUND FLOOR AREA OF AT LEAST 1000 1400 SQUARE FEET, INCLUSIVE OF OPEN PORCHES, CARPORTS, AND GARAGES AND MUST BE APPROVED BY THE DEVELOPER, BARRY W. BRIDGFORTH. 7-8-89
8. NO SIGNS OF ANY KIND SHALL BE DISPLAYED TO THE PUBLIC VIEW ON ANY LOT EXCEPT ONE PROFESSIONAL SIGN OF NOT MORE THAN ONE SQUARE FEET, ONE SIGN OF NOT MORE THAN FIVE SQUARE FEET ADVERTISING THE PROPERTY FOR SALE OR RENT, OR CUSTOMARY SIGNS USED BY THE BUILDER TO ADVERTISE THE PROPERTY DURING CONSTRUCTION AND SALE.
9. THE DEVELOPER OF THE SUBDIVISION SHALL RETAIN ALL MINERAL RIGHTS FOR THE LAND IN OAK CREEK SUBDIVISION, FOR THE PURPOSE OF RETAINING THE ROYALTY ON SAID MINERALS IF THESE MINERALS ARE DEVELOPED ON ADJACENT PROPERTY.
10. NO ANIMALS, LIVESTOCK, OR POULTRY OF ANY KIND MAY BE RAISED, BRED, OR KEPT ON ANY LOT, EXCEPT THAT DOGS, CATS, PONIES, HORSES, CALVES, OR CATTLE MAY BE KEPT IN LIMITED NUMBER AND MANNER FOR PERSONAL USE AND ENJOYMENT ONLY. NO LIVE STOCK SHALL BE KEPT FOR ANY TYPE COMMERCIAL USE OR ACTIVITY WITHIN THE SUBDIVISION. APPROPRIATE BUILDINGS AND ENCLOSURES FOR SUCH ANIMALS OR PETS MUST BE PROVIDED.
11. TRASH, GARBAGE AND OTHER WASTE AND RUBBISH SHALL BE KEPT IN SANITARY CONTAINERS, PROVIDED SPECIFICALLY FOR THESE PURPOSES. ALL EQUIPMENT FOR THE STORAGE OR DISPOSAL OF SUCH MATERIALS SHALL BE APPROVED BY THE COUNTY AND SHALL BE KEPT IN CLEAN, SANITARY AND ORDERLY CONDITION.
12. NO STRUCTURE SHALL BE ERECTED, PLACED OR STRUCTURELY ALTERED UPON ANY LOT IN THIS SUBDIVISION UNTIL THE BUILDING PLANS, SPECIFICATIONS AND PLOT PLAN SHOWING THE LOCATION OF SUCH STRUCTURE HAVE BEEN APPROVED IN WRITING BY THE DEVELOPER, BARRY W. BRIDGFORTH, AS TO THE COMFORMITY AND HARMONY OF QUALITY AND EXTERIOR DESIGN WITH THE EXISTING STRUCTURES IN THE SUBDIVISION AND AS TO LOCATION OF THE BUILDING WITH RESPECT TO THE TOPOGRAPHY AND FINISHED GRADE ELEVATION.
13. NO VEHICLES OF ANY KIND SHALL BE KEPT IN THE SUBDIVISION UNLESS IT DISPLAYS A CURRENT LICENSE PLATE AND A CURRENT INSPECTION STICKER, EXCEPT FOR TRACTORS USED FOR THE PROPERTY MAINTENANCE ONLY. NO JUNK CARS OR TRUCKS OR ANY MECHANICAL DEVICES THAT ARE VISUALLY IN NEED OF REPAIR SHALL KEPT ON ANY LOT AT ANY TIME FOR ANY PURPOSE. ANY JUNK CAR OR TRUCK OR MECHANCIAL DEVISE THAT IS KEPT WITHIN THE RIGHT OF WAY OF THE EXISTING STREET SHALL BE SUBJECT TO REMOVAL BY THE PROPER AUTHORITIES WITHOUT THE PERMISSION OF THE OWNER.
14. NO WIRE FENCES OR CHAIN LINK FENCES SHALL BE PERMITTED NEARER THAN FIFTY FEET FROM THE FRONT PROPERTY LINE. NO HORSES OR LIVESTOCK SHALL BE KEPT OR HOUSED NEARER THAN FIFTY FEET FROM THE FRONT PROPERTY LINE OF ANY LOT.
15. CONSTRUCTION OF ANY DWELLING SHALL BE COMPLETED WITHIN TWELVE MONTHS FROM COMMENCEMENT OF CONSTRUCTION.
16. THESE COVENANTS, RESTRICTIONS AND LIMITATIONS, OR ANY OF THEM, MAY BE AMMENDED ONLY BY INSTRUMENT EXCUTED BY THE DEVELOPER, BARRY W. BRIDGFORTH, OR BY THE OWNERS, AS THE CASE MAY BE, OF AT LEAST SEVENTY-FIVE PERCENT (75) OF THE LOTS IN THE SUBDIVISION INCLUDING ANY ADDITIONS THERETO.

NOTE: ALL DRIVEWAYS AND DRIVEWAY PIPE ARE THE RESPONSIBILITY OF THE NEW LOT OWNER AND NOT THE DEVELOPER OR DESOTO COUNTY, MISSISSIPPI.

OWNERS CERTIFICATE

We, Barry W. Bridgforth and Southern Bank (William D. Stemler Jr.) the mortgage holder or OWNERS OF THE PROPERTY WITHIN THE SUBDIVISION, HEREBY ADOPT THIS AS OUR PLAN OF SUBDIVISION REVISION AND HEREBY CERTIFY THAT WE ARE THE OWNERS OF THE PROPERTY AND THAT NO TAXES HAVE BECOME DUE AND PAYABLE ON THIS PROPERTY. I ROAD RIGHT OF WAYS AND UTILITY EASEMENTS HAVE DEDICATED AS SHOWN ON THE FIRST RECORDING OF THE SUBDIVISION PLAT. THIS THE 23rd DAY OF February, 1989.

Barry W. Bridgforth — BARRY W. BRIDGFORTH

FOR SOUTHERN BANK — William D. Stemler Jr.

STATE OF MISSISSIPPI COUNTY OF DESOTO

THIS DAY PERSONALLY APPEARED BEFORE ME THE UNDERSIGNED AUTHORITY IN AND FOR SAID COUNTY AND STATE THE PERSONS WHO HAVE SIGNED THIS PLAT AS SHOWN ABOVE, WHO ACKNOWLEGED THAT THEY SIGNED AND DELIVERED THE FORGOING PLAT FOR THE PURPOSE THEREIN MENTIONED. GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE. THIS THE 23rd DAY OF February, 1989.

MY COMMISSION EXPIRES: 10-10-93

NOTARY PUBLIC

CERTIFICATE OF SURVEY

THIS IS TO CERTIFY THAT I HAVE SURVEYED THE PROPERTY WITHIN THE SUBDIVISION AND THAT THE PLAT REPRESENTS THE SURVEY.

JOSEPH F. LAUDERDALE

J. F. LAUDERDALE REGISTERED PROFESSIONAL ENGINEER AND LAND SURVEYOR No. P.E. 6903 L.S. 2214 STATE OF MISSISSIPPI

APPROVED BY THE DESOTO COUNTY PLANNING COMMISSION ON THE 2 DAY OF February, 1989.

SECRETARY — CHAIRMAN

APPROVED BY THE DESOTO COUNTY BOARD OF SUPERVISORS ON THE 6 DAY OF February, 1989.

CLERK FOR THE BOARD — PRESIDENT

STATE OF MISSISSIPPI COUNTY OF DESOTO

I HEREBY CERTIFY THAT THE PLAT SHOWN HEREON WAS FILED FOR RECORD IN MY OFFICE AT 4:30 O'CLOCK P.M. ON THE 14th DAY OF July, 1989, AND WAS FILED IMMEDIATELY AND RECORDED IN PLAT BOOK 33 AND PAGE 34.

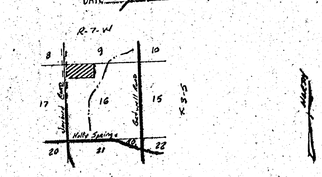
CHANCERY COURT CLERK

Septic tanks may be used on the lots shown on this plat of subdivision

DESOTO COUNTY HEALTH DEPARTMENT

BY Health Officer

DATE April 24, 1989

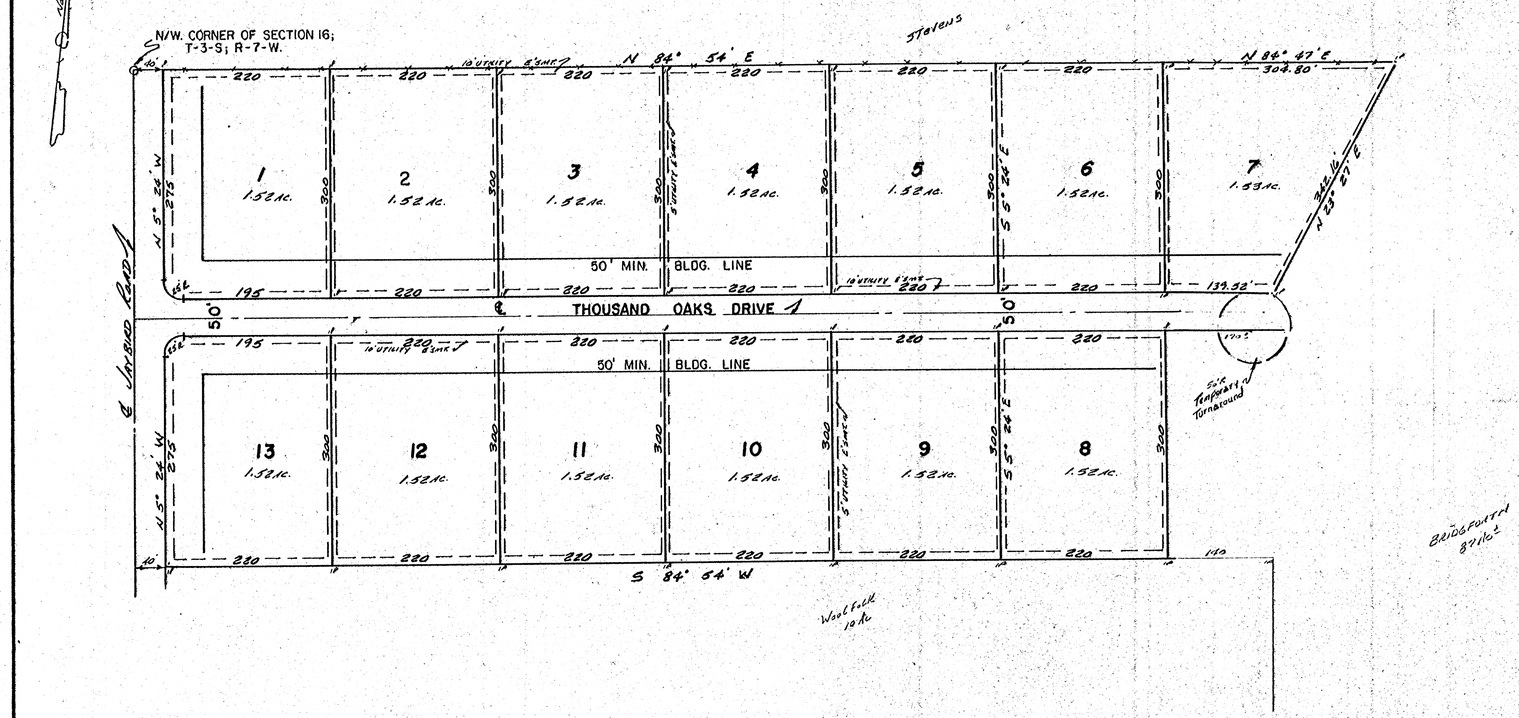


OAK CREEK

SECTION 16; TOWNSHIP 3 SOUTH; RANGE 7 WEST
DESOTO COUNTY, MISS.
ZONED "A" AGRICULTURAL

SCALE: 1" = 100'
JAN. 1989

J. F. LAUDERDALE L.S.
MISS. NO. 2214



OAK CREEK

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JAN. 1989 L. S.
MISS. NO. 2214

27.90 Ac