

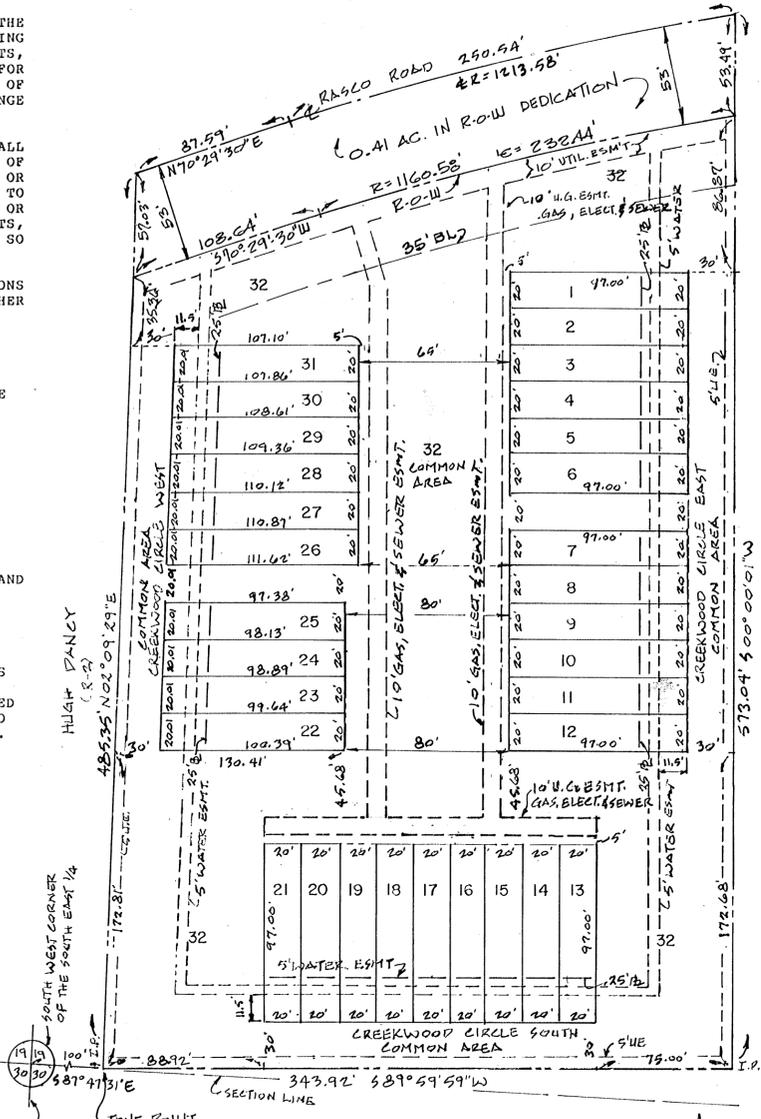
RESTRICTIVE COVENANTS

THESE COVENANTS, LIMITATIONS, AND RESTRICTIONS ARE TO RUN WITH THE LAND AND SHALL BE BINDING ON ALL PARTIES AND ALL PERSONS CLAIMING UNDER THEM UNTIL FEBRUARY 1, 1996, AT WHICH TIME SAID COVENANTS, LIMITATIONS AND RESTRICTIONS SHALL BE AUTOMATICALLY EXTENDED FOR SUCCESSIVE TEN (10) YEAR PERIODS UNLESS BY A VOTE OF THE MAJORITY OF THE THEN OWNERS OF LOTS IN THIS SUBDIVISION IT IS AGREED TO CHANGE SAID COVENANTS IN WHOLE OR IN PART.

IF THE PARTIES HERETO OR ANY OF THEM OR THEIR HEIRS OR ASSIGNS SHALL VIOLATE OR ATTEMPTS TO VIOLATE ANY OF THE COVENANTS, LIMITATIONS OR RESTRICTIONS HEREIN, IT SHALL BE LAWFUL FOR ANY OTHER PERSON OR PERSONS OWNING ANY REAL ESTATE SITUATED IN THIS SUBDIVISION TO PROSECUTE ANY PROCEEDINGS AT LAW OR IN EQUITY AGAINST THE PERSON OR PERSONS VIOLATING OR ATTEMPTING TO VIOLATE ANY SUCH COVENANTS, LIMITATIONS OR RESTRICTIONS, AND EITHER TO PREVENT HIM OR THEM FROM SO DOING OR TO RECOVER DAMAGES OR OTHER DUES FOR SUCH VIOLATION.

INVALIDATION OF ANY ONE OF THESE COVENANTS, LIMITATIONS OR RESTRICTIONS BY JUDGEMENT OR COURT ORDER SHALL IN NO WISE AFFECT ANY OF THE OTHER PROVISIONS WHICH SHALL REMAIN IN FULL FORCE AND EFFECT.

- 1. ALL NUMBERED LOTS TO BE FOR RESIDENTIAL USE ONLY AND ARE NOT TO BE RESUBDIVIDED INTO SMALL LOTS.
2. THE MINIMUM GROUND FLOOR AREA OF ONE-STORY RESIDENCES, EXCLUSIVE OF OPEN PORCHES, GARAGES OR CARPORTS SHALL BE 1000 SQUARE FEET AND FOR TWO-STORY RESIDENCES THE MINIMUM GROUND FLOOR AREA, EXCLUSIVE OF OPEN PORCHES, GARAGES OR CARPORTS, SHALL BE 700 SQUARE FEET.
3. NO NOXIOUS OR OFFENSIVE TRADE OR ACTIVITY SHALL BE CARRIED ON UPON ANY LOT IN THIS SUBDIVISION NOR SHALL ANYTHING BE DONE THEREON WHICH MAY BE OR BECOME AN ANNOYANCE OR NUISANCE TO THE NEIGHBORHOOD.
4. THERE IS A PERPETUAL EASEMENTS AS SHOWN ON THE RECORDED PLAN OF SUBDIVISION RESERVED FOR UTILITY INSTALLATION AND MAINTENANCE AND DRAINAGE.
5. IRON PIN ARE SET ON ALL LOT CORNERS EXCEPT FRONT CORNERS WHERE CHISEL MARKS ARE MADE ON CURBS.
6. THE PLATTED PROPERTY IS SUBJECT TO THOSE COVENANTS, RESTRICTIONS AND EASEMENTS AS SET FORTH IN DOCUMENT FILED OF RECORD IN BOOK PAGE, AND AS MAYBE OTHERWISE AMENDED FROM TIME TO TIME, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI, TO WHICH DOCUMENT REFERENCE IS HEREBY MADE. ANY PROPERTY OWNER SHALL BE BOUND BY THE TERMS OF SAID DOCUMENT INCLUDING, WITHOUT LIMITATION, THE OBLIGATION TO BE A MEMBER OF THE CREEKWOOD HOME OWNER'S ASSOCIATION.



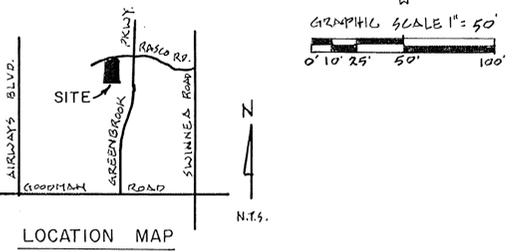
LEGAL DESCRIPTION

CREEKWOOD SUBDIVISION, 4.11, MORE OR LESS, ACRES TRACT OF LAND BEING LOCATED IN SECTION 19, TOWNSHIP 1 SOUTH, RANGE 7 WEST, SOUTHAVEN, DESOTO COUNTY, MISSISSIPPI

Begin at the southwest corner of the southeast quarter of Section 19, Township 1 South, Range 7 West, Southaven, Mississippi; thence South 87 degrees 47 minutes 31 seconds East 100 feet to the True Point of Beginning for the herein described tract; thence North 02 degrees 09 minutes 29 seconds East 485.35 feet to a point in the present centerline of Rasco Road; thence North 70 degrees 29 minutes 30 seconds East 87.59 feet with said centerline to a point of curvature; thence continue northeastwardly 250.54 feet along a curve to the right having an internal radius of 1213.58 feet with said centerline to a point; thence South 00 degrees 00 minutes 01 seconds West 573.04 feet to a point; thence South 89 degrees 59 minutes 59 seconds West 343.92 feet to the point of beginning containing 4.11, more or less, acres of land.

DATE: JANUARY 17, 1989

LM 8-25-89



NOTE: Iron pins set on all lot corners.

OWNER'S CERTIFICATE

I, KEVIN HYNEMAN authorized representative of the owner of the property, hereby adopt this as my plan of subdivision and dedicate the right-of-way for the roads as shown on the plat of the subdivision to the public use forever and reserve for the public utilities the utility easements shown on the plat. I certify that I am the owner in fee simple of the property and that no taxes have become due and payable. This the 20th day of August, 1989.

NOTARY'S CERTIFICATE

State of Ms, County of Desoto. This day personally appeared before me the undersigned authority in and for said County and State, KEVIN HYNEMAN, who acknowledged that he/she signed and delivered the foregoing plat for the purpose therein mentioned, given under my hand and official seal of office this the 20th day of August, 1989. My commission expires: 8/8/1992

APPROVED BY THE SOUTHAVEN PLANNING COMMISSION THIS THE 25th DAY OF JUNE, 1988.

ATTEST: John D. Sander, Chairman

APPROVED BY THE MAYOR AND BOARD OF ALDERMEN OF SOUTHAVEN MISSISSIPPI, THIS THE 19th DAY OF JULY, 1988.

ATTEST: J.R. Cates, Mayor

STATE OF Miss, COUNTY OF Desoto

I HEREBY CERTIFY THAT THE SUBDIVISION PLAT SHOWN HEREON WAS FILED FOR RECORD IN MY OFFICE AT 10:40 O'CLOCK A.M., ON THE 1st DAY OF Sept, 1989, AND WAS IMMEDIATELY ENTERED UPON THE PROPER INDEXES AND DULY RECORDED IN PLAT BOOK 34 AT PAGE 14.

W.E. Davis, Chancery Court Clerk

CERTIFICATE OF ENGINEER. THIS IS TO CERTIFY THAT I HAVE DRAWN AND CHECKED THE PLAT SHOWN HEREON AND THE PLAT OF SAME IS ACCURATELY A REPRESENTATION FROM A GROUND SURVEY BY ME.

Declaration of Covenants, Conditions - Restrictions in Warranty Deed. No. 218 Page 232. This the 5th day of September 1989. Assignment of this instrument recorded in Warranty Deed No. 228 Page 223. This the 14 day of Aug. 1990.

\*NOTE: RIGHT-OF-WAY DEDICATION ON RASCO ROAD, STREETS INSIDE SUBDIVISION ARE PRIVATE AND NOT DEDICATED.

CREEKWOOD SUBDIVISION SECTION 19, TOWNSHIP 1 S., RANGE 7 W. SOUTHAVEN, MISSISSIPPI 4.11 ACRES, 32 LOTS, ZONED R-3-F

OWNER: J & K CONSTRUCTION CO.

PREPARED BY: SMITH ENGINEERING CO., INC. 928 GOODMAN ROAD SOUTHAVEN, MISS. 38671

DATE: AUGUST, 1989 SHEET 1 OF 1