

OWNERS CERTIFICATE

WE, LAVERNE WALTERS & ART WALTERS  
OWNERS OF THE TARA LAKES SUBDIVISION AT OUR PLAN OF  
SUBDIVISION AND RESERVE EASEMENTS FOR THE PUBLIC UTILITIES.  
WE CERTIFY THAT WE ARE THE OWNERS OF THE SUBJECT HOLDERS OF THE PROPERTY  
AND THAT NO TAXES ARE DUE OR TO BE PAID ON THE DAY OF

THIS DAY PERSONALLY APPEARED BEFORE ME, J. F. LAUDERDALE, REGISTERED PROFESSIONAL ENGINEER AND SURVEYOR, STATE OF MISSISSIPPI, AND FOR SAID COUNTY AND STATE, OF SAID PARTNERSHIP AS HIS FREE ACT AND DEED, HE FIRST BEING DULY QUALIFIED AND APOWPOWERED SO THAT HE MIGHT ENTER MY HAND AND OFFICIAL SEAL THIS THE 3rd DAY OF March, 1994.



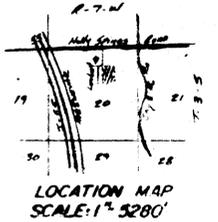
APPROVED BY THE DESOTO COUNTY PLANNING COMMISSION ON THE 2nd DAY OF September, 1993.  
APPROVED BY THE DESOTO COUNTY CLERK ON THE 8th DAY OF September, 1993.  
Clerk for the Board: James D. Brown

I HEREBY CERTIFY THAT THE INSTRUMENT SHOWN HEREON WAS FILED FOR RECORD IN MY OFFICE AT 3:00 O'CLOCK P. M. ON THE 21 DAY OF March, 1994, AND WAS IMMEDIATELY ENTERED UPON THE PROPER INDEX AND DEED RECORDED IN PLAT BOOK 45 PAGE 44-50.

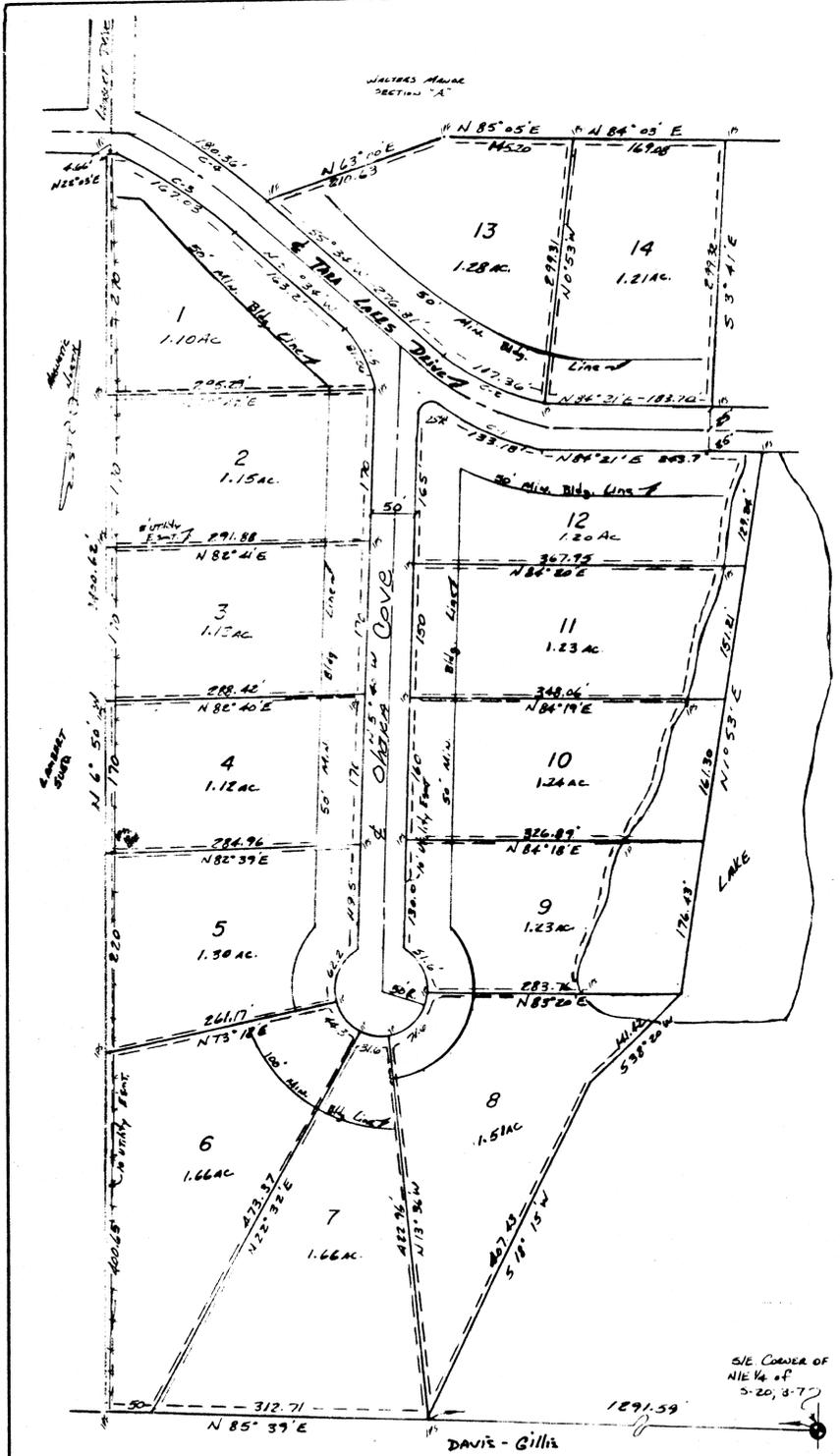
NOTE: ALL DRIVEWAYS AND DRIVEWAY ARE THE RESPONSIBILITY OF THE NEW LOT OWNER AND NOT THE DEVELOPER OR DESOTO COUNTY, MISSISSIPPI.  
STATE OF MISSISSIPPI COUNTY OF DESOTO  
THIS DAY PERSONALLY APPEARED BEFORE ME, THE UNDERSIGNED AUTHORITY, IN AND FOR SAID COUNTY AND STATE, OF SAID PARTNERSHIP AS HIS FREE ACT AND DEED, HE FIRST BEING DULY QUALIFIED AND APOWPOWERED SO THAT HE MIGHT ENTER MY HAND AND OFFICIAL SEAL THIS THE 3rd DAY OF March, 1994.

RESTRICTIVE COVENANTS

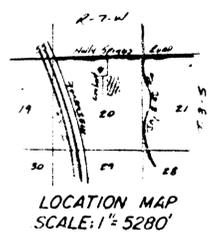
1. No lot shall be used except for residential purposes. No building shall be erected, altered, placed or permitted to remain on any lot other than one detached, single family dwelling and a private garage for not more than three cars, and separate detached buildings incidental to such use. Two or more lots may be combined for use as one lot and in such case, the interior lot lines may be disregarded insofar as side yard easement requirement are concern. In the event two or more lots are combined to use as a single lot under one ownership, no part of the combined lots may be sold or conveyed except to the original size of the lots before being combined. No single lot in the subdivision as recorded can be re-subdivided into two or more lots for the purpose of building another dwelling.
2. The minimum front yard setback is shown on the plat for each lot, the minimum side yard set back is 15 feet and the minimum rear yard set back is 50 feet.
3. All sewer connections will be to the subdivision central sewer system as per all agreements and by-laws for the utility district that governs the sewer system.
4. All dwellings and other structures on the lots must be in compliance with the requirements of the DeSoto County Planning Commission and its successors. All construction of out buildings must be approved by the Architectural Control Committee with the exterior of any out building to be the same as the main dwelling on the lot.
5. No obnoxious or offensive activities shall be carried on upon any lot, not shall anything be done which may be or become an annoyance or nuisance to the neighborhood. No business of any kind shall be carried on upon any lot or in any building on any lot. All lots and houses are to be for residential use only.
6. No structure of a temporary character, trailer, basement, tent, shack, garage, barn or other temporary buildings shall be used on any lot as a residence either temporarily or permanently. No garage apartments will be permitted.
7. 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 signs used by a builder to advertise the property during the construction and sale period.
8. No lot shall be used or maintained as a dumping ground for rubbish. Trash garbage, or other waste garbage shall not be kept, except in sanitary containers. All incinerators or other equipment for the storage or disposal of such material shall be kept in a clean and sanitary condition.
9. The total minimum heated floor area of a residence, exclusive of open porches, garages, or carports shall be 1600 square feet. The minimum heated lower floor area of a split-level or two-story residence shall be 1400 square feet and the total heated square feet of a split-level or two-story residence shall be 1800 square feet. An out building for residential use such as a care takers residence or mother-in-law residence will be permitted on a lot in addition to the main residence. The minimum square feet of heated space must be 1000 square feet and the exterior finish will be required to match the main residence. No rental units will be allowed.
10. All gardens must be planted to the rear of any residence with only landscape materials such as trees, shrubs and plants allowed in the front of the main residence on a lot.
11. Any type of permanent fencing erected on the lots must be approved by the developer or the Architectural Control Committee. No fences shall be erected on any portion of any lot between corner lots and the street right of way unless same is a two or three rail split cedar fence. No solid wood fences will be permitted along the property lines of any lot in the subdivision unless approved by the developer or the Architectural Control Committee.
12. No vehicle, including but not limited to recreational vehicles, camping trailers, house trailers, produce trailers, boats or any accessory trailers can be parked or stored on any lot unless same is under the carport, in the garage, barn or other out buildings or to the rear of the main residence. No tractor-trailer can be parked on any lot or on the street and no trailer without a tractor can be parked on any lot or on the street.
13. No livestock or poultry of any kind may be kept, bred, or raised on any lot in the subdivision.
14. No underground homes will be allowed. No shell or modular homes will be permitted to be built in this subdivision. No houses that have been moved from another area will be allowed in the subdivision.
15. Maintenance of the lake will be by the lot owners that have part ownership of the lake area. Docks constructed in the lake will be restricted to a maximum of five feet extension into the lake. No gas motors will be allowed. Guest will be restricted to no more than two people at any one time on the lake per lot.
16. The owner of the subdivision or the Architectural Control Committee reserves the right to review the plans of any structure that is built on any lot. The owner of the subdivision or the Committee must approve or disapprove, in writing, within twenty days the plans submitted. If the lot owner whose plans are to be approved does not receive this written approval or disapproval within said twenty days, the lot owner will deem the plans approved and proceed with construction.



TARA LAKES SUBDIVISION  
SECTION 20; TOWNSHIP 3 SOUTH; RANGE 7 WEST  
DESOTO COUNTY, MISS.  
ZONED "AR" AGRICULTURAL-RESIDENTIAL  
SCALE: 1"=100' J.F. LAUDERDALE  
JULY 1993 L.S.  
MISS. NO. 2214



CURVE	DELTA	RADIUS	ARC	CHORD	TANGENT	CHORD BRG
1	46° 46' 44"	193.75	158.18	153.83	83.80	S 72° 15' 33" E
2	46° 46' 44"	143.75	117.36	114.13	62.17	S 72° 15' 33" E
3	15° 17' 01"	626.16	167.03	166.53	84.01	N 63° 12' 51" W
4	15° 17' 01"	676.16	180.36	179.83	90.72	N 63° 12' 51" W



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S/E CORNER OF  
 N/E 1/4 of  
 S-20, R-7  
 DAVIS - Gillis