

OWNER'S CERTIFICATE

I, Frank Whitesides, OWNER OF THE PROPERTY HEREON, ADOPT THIS AS MY PLAN OF SUBDIVISION AND DEDICATE THE RIGHT OF WAY AND EASEMENTS TO THE PUBLIC FOREVER AND CERTIFY THAT I AM THE OWNER IN FEE SIMPLE OF THE PROPERTY AND THAT NO TAXES HAVE BECOME DUE AND PAYABLE. THIS THE 25th DAY OF March, 1996.
Frank Whitesides
 OWNER'S SIGNATURE

STATE OF MISSISSIPPI, COUNTY OF DESOTO

THIS DAY PERSONALLY APPEARED BEFORE ME THE UNDERSIGNED AUTHORITY IN AND FOR SAID COUNTY AND STATE, FRANK WHITESIDES, WHO ACKNOWLEDGE THAT THEY SIGNED AND DELIVERED THE FOREGOING PLAT FOR THE PURPOSE THEREIN MENTIONED. GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, THIS THE 25th DAY OF March, 1996.
 MY COMMISSION EXPIRES May 17, 1999
Regina Ann Stahl
 NOTARY PUBLIC

CERTIFICATE OF SURVEY

THIS IS TO CERTIFY THAT I HAVE SURVEYED THE PROPERTY SHOWN HEREON AND THE PLAT CORRECTLY REPRESENTS THE SURVEY THEREOF. THIS IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE.

Thomas W. King Jr.
 LAND SURVEYOR
 MISSISSIPPI, LICENSE NO. 151813

APPROVED BY OLIVE BRANCH PLANNING COMMISSION ON THE 14th DAY OF November, 1996.

ATTEST: Frank Young CHAIRMAN

APPROVED BY THE OLIVE BRANCH BOARD OF ALDERMEN ON THE 20th DAY OF February, 1996.

Apple Berry CLERK FOR THE BOARD
Mayor MAYOR

STATE OF MISSISSIPPI, COUNTY OF DESOTO

I HEREBY CERTIFY THAT THE SUBDIVISION PLAT SHOWN HEREON WAS FILED FOR RECORD IN MY OFFICE AT 10 O'CLOCK A.M. ON THE 25th DAY OF March, 1996, AND WAS IMMEDIATELY ENTERED UPON THE PROPER INDEX AND DULY RECORDED IN TOWN PLAT BOOK 53, PAGE 6.

Apple Berry
 OLIVE BRANCH CITY CLERK

I HEREBY CERTIFY THAT THE SUBDIVISION PLAT SHOWN HEREON WAS FILED FOR RECORD IN MY OFFICE AT 1:30 O'CLOCK P.M. ON THE 25th DAY OF March, 1996, AND WAS IMMEDIATELY ENTERED UPON THE PROPER INDEX AND DULY RECORDED IN PLAT BOOK 53, PAGE 6.

W. B. Davis
 CHANCERY CLERK, DESOTO COUNTY, MS.

MORTGAGEE'S CERTIFICATE

I, Union Planters Bank NW MS, MORTGAGE HOLDER OF THE PROPERTY WITHIN THIS SUBDIVISION, HEREBY ADOPT THIS AS OUR PLAN OF SUBDIVISION AND HEREBY CERTIFY THAT WE ARE THE MORTGAGE HOLDERS OF THE PROPERTY, AND THAT NO TAXES HAVE BECOME DUE AND PAYABLE. WE DEDICATE THE RIGHT-OF-WAYS FOR THE ROADS, AS SHOWN ON THE PLAT, TO THE PUBLIC USE AND TO DESOTO COUNTY, MISSISSIPPI, AND RESERVE THE UTILITIES EASEMENTS AS SHOWN ON THE PLAT FOR PUBLIC UTILITIES.

THIS THE 25th DAY OF March, 1996.

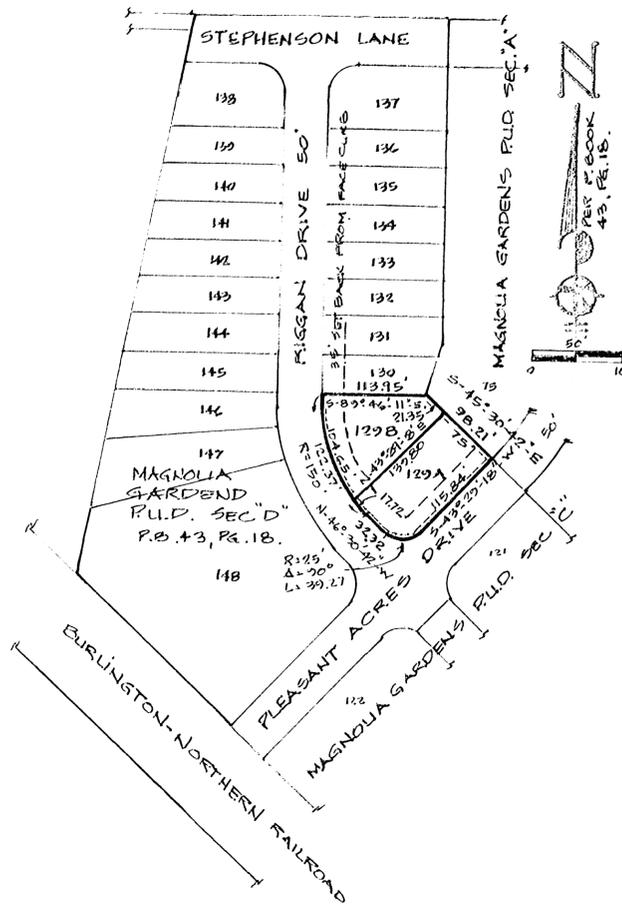
Union Planters Bank
 MORTGAGE HOLDERS Resident Union Planters Bank NW MS

ACKNOWLEDGMENT

PERSONALLY APPEARED BEFORE ME, THE UNDERSIGNED AUTHORITY IN AND FOR SAID COUNTY AND STATE, ON THIS THE 25th DAY OF March, 1996, WITHIN MY JURISDICTION, THE WITHIN NAMED GARRY D. ALCOCK WHO ACKNOWLEDGED THAT HE IS PRESIDENT OF UNION PLANTERS BANK NW MS CORPORATION, AND THAT FOR AND ON BEHALF OF THE SAID CORPORATION, AND AS ITS ACT AND DEED, HE EXECUTED THE ABOVE AND FOREGOING INSTRUMENT, AFTER FIRST HAVING BEEN DULY AUTHORIZED BY SAID CORPORATION TO DO SO.

Regina Ann Stahl
 NOTARY PUBLIC

MY COMMISSION EXPIRES: May 17, 1999



FINAL PLAN
 THE DIVISION OF LOT 129 OF MAGNOLIA GARDENS P.L.D., SECTION "D", IN SEC. 34 T-1-S, R-6-W OLIVEBRANCH, DESOTO CO. MS. AS RECORDED IN PLAT BOOK 43, PAGE 18.

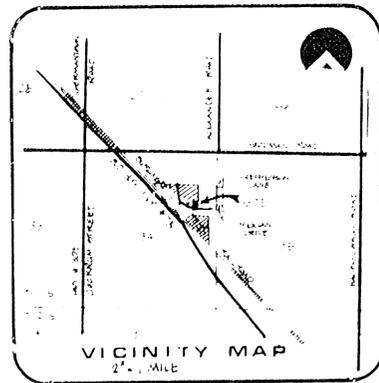
OWNER: FRANK WHITESIDE
 ZONED: P.U.D.
 LOT 129A = 0.24 ACRE
 LOT 129B = 0.21 "
 TOTAL AREA = 0.45 "

FIRST REVISION
 MAGNOLIA GARDENS P.L.D.
 SECTION "D", FIRST ADDITION

WATER & SEWER NOT THE RESPONSIBILITY OF THE CITY

THESE COVENANTS ARE TO RUN WITH THE LAND AND SHALL BE BINDING ON ALL PARTIES AND ALL PERSONS CLAIMING UNDER THEM UNTIL JANUARY 1, 2000, AT WHICH TIME SAID COVENANTS SHALL EXTEND FOR SUCCESSIVE PERIODS OF TEN YEARS, UNLESS BY A VOTE OF THE MAJORITY OF THE LOT OWNERS 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 ATTEMPT TO VIOLATE ANY OF THE COVENANTS HEREIN, IT SHALL BE LAWFUL FOR ANY OTHER PERSON OR PERSONS OWNING REAL PROPERTY SITUATED IN THIS SUBDIVISION TO PROSECUTE ANY PROCEEDING AT LAW OR IN EQUITY AGAINST THE PERSON OR PERSONS VIOLATING OR ATTEMPTING TO VIOLATE ANY SUCH COVENANT, AND EITHER TO PREVENT HIM OR THEM FROM RECOVERING DAMAGES OR OTHER DUES FOR SUCH VIOLATIONS. INVALIDATING OF ANY OF THESE COVENANTS BY JUDGEMENT OR COURT ORDER SHALL IN NO WISE EFFECT ANY OF THE OTHER COVENANTS, WHICH SHALL REMAIN IN FULL FORCE AND EFFECT.

- ALL LOTS IN THIS SUBDIVISION SHALL BE USED FOR RESIDENTIAL USE ONLY (EXCEPT LOT 148) AND NO LOT SHALL BE RESUBDIVIDED INTO SMALLER LOTS.
- NO STRUCTURES SHALL BE ERRECTED, ALTERED, PLACED OR PERMITTED TO REMAIN ON ANY LOT OTHER THAN A SINGLE FAMILY DWELLING UNLESS APPROVED BY THE DEVELOPER.
- NO FENCE, EITHER TEMPORARY OR PERMANENT, SHALL BE PLACED ON ANY LOT WHICH WILL BE CLOSER TO THE STREET THAN THE MINIMUM BUILDING SETBACK LINES FOR A LOT.
- NO TRAILER, BASEMENT, TENT, SHACK, GARAGE, BARN, OR ANY OUTBUILDINGS ERRECTED IN THE SUBDIVISION SHALL AT ANY TIME BE USED AS A RESIDENCE, EITHER TEMPORARY OR PERMANENTLY. NO NOXIOUS OR OFFENSIVE TRADE OR ACTIVITY SHALL BE CARRIED ON UPON ANY LOT, NOR SHALL ANYTHING BE DONE THERON WHICH MAY BECOME AN ANNOYANCE OR A NUISANCE TO THE NEIGHBORHOOD. NO JUNK VEHICLES WILL BE PERMITTED ON ANY LOT OR IN ANY STREET IN THE SUBDIVISION. ALL VEHICLES WITHIN THE SUBDIVISION MUST HAVE AN UP TO DATE CITY STICKER AND LICENSE TAG.
- THE TOTAL MINIMUM HEATED AREA OF ANY RESIDENCE IN THE SUBDIVISION, EXCLUSIVE OF OPEN PORCHES, OR CARPORTS, SHALL BE 900 SQUARE FEET.
- ALL CONSTRUCTION IN THE SUBDIVISION MUST BE APPROVED BY THE DEVELOPER OF THE SUBDIVISION IN WRITING BEFORE THE CONSTRUCTION CAN BEGIN ON THE BUILDING.
- NO ANIMALS, LIVESTOCK OR POULTRY OF ANY KIND SHALL BE RAISED, BRED, OR KEPT ON ANY LOT, EXCEPT THAT DOGS, CATS, AND OTHER PETS MAY BE KEPT, PROVIDED THAT THEY ARE NOT KEPT, BRED, OR MAINTAINED FOR COMMERCIAL PURPOSE. A PROPER PEN, OR SHELTER SHALL BE PROVIDED FOR SUCH ANIMALS. NO ANIMAL WILL BE ALLOWED TO RUN LOOSE IN THE SUBDIVISION.
- ALL BUILDINGS IN THE SUBDIVISION SHALL BE REQUIRED TO MEET THE MINIMUM BUILDING CODE OF THE CITY OF OLIVE BRANCH. ALL CONSTRUCTION SHALL BE REQUIRED TO BE COMPLETED WITHIN 12 MONTHS FROM THE DATE OF THE BEGINNING OF THE CONSTRUCTION.
- BUILDING SETBACK REQUIREMENTS FOR EACH LOT ALONG THE STREETS ARE SHOWN ON THE SUBDIVISION PLAT. THERE SHALL BE PROVIDED A 25 FOOT REAR YARD SETBACK AND A 5 FOOT SIDE YARD SETBACK FOR THE RESIDENCE ON EACH LOT.



SHEET 1 of 2

THOMAS W. KING JR. - LAND SURVEYOR P.O. BOX 289, VICTORIA, MS. 38679		
SCALE: 1" = 100'	APPROVED BY:	DRAWN BY: T.K.J.
DATE: 3-14-96	PHONE: 56A-2657	REVISED
PREPARED FOR: FRANK WHITESIDE		
CLASS "C" SURVEY (SUBURBAN)	DRAWING NUMBER 195-11-13-129	

OWNER'S CERTIFICATE
 I/WE Bryant Builders Inc.
 THE UNDERSIGNED OWNERS OF LOT(S) 130, 131, 132, 133, 134, 135, 136, 137
 OF MAGNOLIA GARDENS P.U.D., SEC. D HEREBY ADOPT THIS AS OUR
 PLAN OF SUBDIVISION OF LOT 129 INTO LOTS 129 A AND 129 B AS SHOWN
 HEREON THIS THE 20th DAY OF March, 1996.

Kenneth G. Mealer Sec. Mealer
Regina Ann Stahl MY COMMISSION EXPIRES May 17, 1999
 NOTARY PUBLIC

OWNER'S CERTIFICATE
 I/WE Venture Builders Charles Pogue
 THE UNDERSIGNED OWNERS OF LOT(S) 138, 139
 OF MAGNOLIA GARDENS P.U.D., SEC. D HEREBY ADOPT THIS AS OUR
 PLAN OF SUBDIVISION OF LOT 129 INTO LOTS 129 A AND 129 B AS SHOWN
 HEREON THIS THE 13th DAY OF March, 1996.

Charles Pogue
Regina Ann Stahl MY COMMISSION EXPIRES May 17, 1999
 NOTARY PUBLIC

OWNER'S CERTIFICATE
 I/WE Durwood Merrill
 THE UNDERSIGNED OWNERS OF LOT(S) 137
 OF MAGNOLIA GARDENS P.U.D., SEC. D HEREBY ADOPT THIS AS OUR
 PLAN OF SUBDIVISION OF LOT 129 INTO LOTS 129 A AND 129 B AS SHOWN
 HEREON THIS THE 24th DAY OF March, 1996.

Durwood G. Merrill
Regina Ann Stahl MY COMMISSION EXPIRES May 17, 1999
 NOTARY PUBLIC

OWNER'S CERTIFICATE
 I/WE Terry S. Beaver Michelle Beaver
 THE UNDERSIGNED OWNERS OF LOT(S) 138
 OF MAGNOLIA GARDENS P.U.D., SEC. D HEREBY ADOPT THIS AS OUR
 PLAN OF SUBDIVISION OF LOT 129 INTO LOTS 129 A AND 129 B AS SHOWN
 HEREON THIS THE 17th DAY OF March, 1996.

Terry S. Beaver Michelle Beaver
Regina Ann Stahl MY COMMISSION EXPIRES May 17, 1999
 NOTARY PUBLIC

OWNER'S CERTIFICATE
 I/WE William D. Colyer Tiffany A. Colyer
 THE UNDERSIGNED OWNERS OF LOT(S) 140
 OF MAGNOLIA GARDENS P.U.D., SEC. D HEREBY ADOPT THIS AS OUR
 PLAN OF SUBDIVISION OF LOT 129 INTO LOTS 129 A AND 129 B AS SHOWN
 HEREON THIS THE 17th DAY OF March, 1996.

William D. Colyer Tiffany A. Colyer
Regina Ann Stahl MY COMMISSION EXPIRES May 17, 1999
 NOTARY PUBLIC

OWNER'S CERTIFICATE
 I/WE David R. Mailhot
 THE UNDERSIGNED OWNERS OF LOT(S) 142
 OF MAGNOLIA GARDENS P.U.D., SEC. D HEREBY ADOPT THIS AS OUR
 PLAN OF SUBDIVISION OF LOT 129 INTO LOTS 129 A AND 129 B AS SHOWN
 HEREON THIS THE 22nd DAY OF March, 1996.

David R. Mailhot
Regina Ann Stahl MY COMMISSION EXPIRES May 17, 1999
 NOTARY PUBLIC

OWNER'S CERTIFICATE
 I/WE Carol Hutchinson
 THE UNDERSIGNED OWNERS OF LOT(S) 142
 OF MAGNOLIA GARDENS P.U.D., SEC. D HEREBY ADOPT THIS AS OUR
 PLAN OF SUBDIVISION OF LOT 129 INTO LOTS 129 A AND 129 B AS SHOWN
 HEREON THIS THE 22nd DAY OF March, 1996.

Carol Hutchinson
Regina Ann Stahl MY COMMISSION EXPIRES May 17, 1999
 NOTARY PUBLIC

OWNER'S CERTIFICATE
 I/WE Tommy Reel
 THE UNDERSIGNED OWNERS OF LOT(S) 143, 144, 145, 147
 OF MAGNOLIA GARDENS P.U.D., SEC. D HEREBY ADOPT THIS AS OUR
 PLAN OF SUBDIVISION OF LOT 129 INTO LOTS 129 A AND 129 B AS SHOWN
 HEREON THIS THE 17th DAY OF March, 1996.

Tommy Reel
Regina Ann Stahl MY COMMISSION EXPIRES May 17, 1999
 NOTARY PUBLIC

STATE OF MISSISSIPPI; COUNTY OF DESOTO
 This day personally appeared before me the undersigned authority
 in and for said County and State, Bryant Builders, Inc., Venture
 Builders Corporation, Charles Pogue, Durwood Merrill, Terry S.
 and Michelle Beaver, William D. and Tiffany A. Colyer, David R.
 Mailhot, Carol Hutchinson, Tommy Reel, Thomas J. and Debbie Kasper
 and Rhonda Fussell, who acknowledged that they signed and
 delivered the foregoing plat for the purpose therein mentioned.
 Given under my hand and official seal of office. This 25th day
 of March, 1996.
Regina Ann Stahl
 Notary Public
 My Commission Expires: May 17, 1999

STATE OF MISSISSIPPI; COUNTY OF DESOTO
 Personally appeared before me, the undersigned authority, in and
 for the state and county aforesaid Charles R. Pogue as President
 of Venture Builders Corporation, who acknowledged that for and on
 behalf of said corporation, as President he signed, sealed and
 delivered said instrument as its free act and deed, he first
 being duly qualified and acknowledged so to do, given under my
 hand and official seal this the 18th day of March, 1996.
Regina Ann Stahl
 Notary Public
 My Commission Expires: May 17, 1999

OWNER'S CERTIFICATE
 I/WE Thomas J. Kasper Debbie Kasper
 THE UNDERSIGNED OWNERS OF LOT(S) 147
 OF MAGNOLIA GARDENS P.U.D., SEC. D HEREBY ADOPT THIS AS OUR
 PLAN OF SUBDIVISION OF LOT 129 INTO LOTS 129 A AND 129 B AS SHOWN
 HEREON THIS THE 23rd DAY OF March, 1996.

Thomas J. Kasper Debbie Kasper
Regina Ann Stahl MY COMMISSION EXPIRES May 17, 1999
 NOTARY PUBLIC

OWNER'S CERTIFICATE
 I/WE Rhonda Fussell
 THE UNDERSIGNED OWNERS OF LOT(S) 147
 OF MAGNOLIA GARDENS P.U.D., SEC. D HEREBY ADOPT THIS AS OUR
 PLAN OF SUBDIVISION OF LOT 129 INTO LOTS 129 A AND 129 B AS SHOWN
 HEREON THIS THE 23rd DAY OF March, 1996.

Rhonda Fussell
Regina Ann Stahl MY COMMISSION EXPIRES May 17, 1999
 NOTARY PUBLIC

STATE OF MISSISSIPPI; COUNTY OF DESOTO
 Personally appeared before me, the undersigned authority, in and
 for the state and county aforesaid Kenneth G. Mealer as Secretary
 of Bryant Builders, Inc., who acknowledged that for and on behalf
 of said corporation, as Secretary he signed, sealed and delivered
 said instrument as its free act and deed, he first being duly
 qualified and acknowledged so to do, given under my hand and
 official seal this the 20th day of March, 1996.
 My Commission Expires: May 17, 1999
Regina Ann Stahl
 Notary Public

FINAL PLAN
 THE DIVISION OF LOT 129 OF MAGNOLIA
 GARDENS P.U.D., SECTION "D", IN SEC. 34
 T-1-S, R-6-W OLIVEBRANCH, DESOTO CO.
 MS. AS RECORDED IN PLAT BOOK 43, PAGE 18.

OWNER: FRANK WHITESIDE
 ZONED: P.U.D.
 LOT 129A = 0.24 ACRE
 LOT 129B = 0.21 "
 TOTAL AREA = 0.45 "

SHEET 2 OF 2

FIRST REVISION
 MAGNOLIA GARDENS P.U.D.
 SEC. "D", FIRST REVISION.

THOMAS W. KING, JR. LAND SURVEYOR. P.O. Box 289 VICTORIA, MS. 38679		
SCALE: 1"=100'	APPROVED BY:	DRAWN BY: T.K.T.
DATE: 3-14-96	FILE# 56A-2657	REVISED:
PREPARED FOR: FRANK WHITESIDE		
CLASSIC SURVEY (SUBURBAN)	DRAWING NUMBER #95-11-13-12	