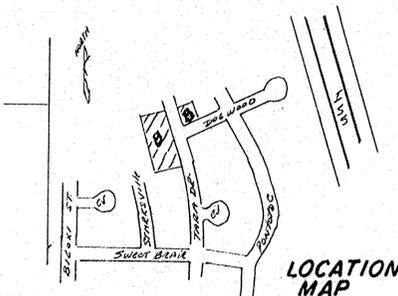


RESTRICTIVE COVENANTS FOR DEER CREEK SECTION "B"

THESE COVENANTS ARE TO RUN WITH THE LAND AND SHALL BE BINDING ON ALL PARTIES AND ON ALL PERSONS CLAIMING UNDER THEM UNTIL JANUARY 1, 2010, AT WHICH TIME SAID COVENANTS SHALL EXTEND FOR SUCCESSIVE PERIODS OF TEN YEARS, UNLESS BY A VOTE OF THE MAJORITY OF THE THEN OWNERS OF THE LOTS IT IS AGREED TO CHANGE THE SAID COVENANTS, IN WHOLE OR IN PART. IF THE PARTIES HERETO, OR ANY 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 ANY REAL PROPERTY SITUATED IN THIS SUBDIVISION TO PROSECUTE ANY PROCEEDINGS AT LAW OR IN EQUITY AGAINST THE PERSONS VIOLATING OR ATTEMPTING TO VIOLATE ANY SUCH COVENANTS, AND EITHER PREVENT HIM OR THEM FROM RECOVERING DAMAGES OR OTHER DUES FOR SUCH VIOLATIONS. INVALIDATION'S OF ANY OF THESE COVENANTS BY JUDGMENT OR COURT ORDER SHALL IN NO WISE EFFECT ANY OF THE OTHER COVENANTS, WHICH SHALL REMAIN IN FULL FORCE AND EFFECT.

- 1. ALL LOTS IN THE SUBDIVISION SHALL BE FOR RESIDENTIAL USE ONLY AND NO LOTS SHALL BE RESUBDIVIDED INTO SMALLER LOTS.
2. NO STRUCTURE SHALL BE ERRECTED, ALTERED, PLACED, OR PERMITTED TO REMAIN ON ANY LOT OTHER THAN A SINGLE FAMILY DWELLING UNLESS APPROVED BY THE DEVELOPER OR THE ARCHITECTURAL CONTROL COMMITTEE.
3. NO FENCE, EITHER TEMPORARY OR PERMANENT, SHALL BE PLACED ON ANY LOT WHICH WILL BE CLOSER TO THE STREET THAN THE FRONT MINIMUM BUILDING LINE. NO ELECTRIC FENCES OR BARBED WIRE FENCES WILL BE PERMITTED IN THE SUBDIVISION.
4. NO TRAILERS, BASEMENTS, TENTS, SHACKS, GARAGES, BARNs, OR ANY OUTBUILDINGS ERRECTED IN THE SUBDIVISION SHALL AT ANY TIME BE USED AS A RESIDENCE, EITHER TEMPORARILY OR PERMANENTLY. NO NOXIOUS OR OFFENSIVE TRADE OR ACTIVITY SHALL BE CARRIED ON UPON ANY LOT, NOR SHALL ANYTHING BE DONE THEREON WHICH MAY BE AN ANNOYANCE OR NUISANCE TO THE NEIGHBORHOOD. NO CARS OR TRUCKS WILL BE ALLOWED TO REMAIN IN THE SUBDIVISION AREA WITHOUT THE PROPER CITY STICKERS AND DESOTO COUNTY LICENSE TAGS.
5. NO SIGNS SHALL BE PERMITTED IN THE SUBDIVISION LARGER THAN FIVE SQUARE FEET IN AREA.
6. THE TOTAL MINIMUM HEATED AREA OF ANY RESIDENCE IN THE SUBDIVISION, EXCLUSIVE OF OPEN PORCHES, OR CAR PORTS SHALL BE 1300 SQUARE FT. WITH DOUBLE GARAGE OR CARPORT. EXTERIOR OF ALL OUT BUILDINGS TO MATCH HOME EXTERIOR.
7. ALL CONSTRUCTION ON THE LOTS IN THE SUBDIVISION MUST BE APPROVED BY THE DEVELOPER OR AN ARCHITECTURAL CONTROL COMMITTEE WHICH WILL BE SET UP AT SUCH TIME AS THE DEVELOPER DECIDES TO. APPROVAL FOR THE CONSTRUCTION MUST BE OBTAINED FROM THE DEVELOPER OR ARCHITECTURAL CONTROL COMMITTEE BEFORE ANY CONSTRUCTION CAN BEGIN.
8. NO ANIMALS, LIVESTOCK OR POULTRY OF ANY KIND SHALL BE RAISED, BRED, OR KEPT ON ANY LOT EXCEPT THAT DOGS, CATS, AND OTHER SMALL TYPE PETS MAY BE KEPT, PROVIDED THAT THEY ARE NOT KEPT, BRED, OR MAINTAINED FOR COMMERCIAL PURPOSE. A PROPER PEN, AND OR SHELTER SHALL BE PROVIDED FOR SUCH ANIMALS AND THESE ANIMALS WILL NOT BE ALLOWED TO RUN "LOUSE" IN THE SUBDIVISION.
9. ALL BUILDINGS IN THE SUBDIVISION SHALL BE REQUIRED TO MEET THE MINIMUM BUILDING CODE OF THE CITY OF HERNANDO. ALL CONSTRUCTION SHALL BE REQUIRED TO BE COMPLETED WITHIN 12 MONTHS FROM THE DATE OF THE BEGINNING OF THE CONSTRUCTION.
10. THERE IS A 35 FOOT MINIMUM FRONT YARD SET BACK FOR THE LOTS, A 30 FOOT MINIMUM REAR YARD SET BACK, AND THERE SHALL BE PROVIDED TWO SIDE YARD SET BACKS, ONE HAVING A MINIMUM OF 8 FEET; HOWEVER, THE SUM OF THE WIDTHS OF BOTH SIDE YARDS SHALL BE 20 FEET. THERE IS A 5 FOOT UTILITY EASEMENT ALONG THE SIDE LOT LINES AND A 10 FOOT UTILITY EASEMENT ALONG THE FRONT AND REAR LINES OF EACH LOT EXCEPT AS NOTED ON THE PLAT.
11. NO RADIO OR TELEVISION TRANSMISSION OR RECEIVING TOWERS OR ANTENNAE OF MORE THAN 10 FEET IN HEIGHT ABOVE THE ROOF OF THE HOUSE SHALL BE PERMITTED AND NO TELEVISION DISHES GREATER THAN 24 INCHES IN DIAMETER WILL BE PERMITTED IN THE SUBDIVISION.

J.F. Lauderdale L.S.P.E.
9123 Pigeon Roost
Olive Branch, MS 38654
Phone: (601) 895-0422



OWNERS CERTIFICATE

WE, JAMES R SEAU + BANK OF MISSISSIPPI
THE OWNERS OR MORTGAGE HOLDERS OF THE SUBDIVISION HEREON, HEREBY ADOPT THIS AS OUR PLAN OF SUBDIVISION AND DEDICATE THE RIGHT OF WAYS FOR THE STREETS AS SHOWN ON THE PLAT TO THE PUBLIC USE AND TO THE CITY OF HERNANDO. WE ALSO RESERVE THE UTILITY EASEMENTS AS SHOWN ON THE PLAT FOR THE PUBLIC UTILITIES. WE CERTIFY THAT WE ARE THE OWNERS OR MORTGAGE HOLDERS OF THE PROPERTY AND THAT NO TAXES ARE DUE AND PAYABLE ON THE PROPERTY. THIS THE 30 DAY OF July, 1996

[Signature]

J. Randal Ristel, AVE
Assistant Vice President
Bank of Mississippi

STATE OF MISSISSIPPI, COUNTY OF DESOTO

PERSONALLY APPEARED BEFORE ME, THE UNDERSIGNED AUTHORITY, IN AND FOR THE STATE AND COUNTY AFORESAID [Signature] WHO ACKNOWLEDGED THAT THEY SIGNED AND DELIVERED THE FORGOING PLAT FOR THE PURPOSE THEREIN MENTIONED. GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS THE 30 DAY OF July, 1996

[Signature]
NOTARY PUBLIC

MY COMMISSION EXPIRES NOVEMBER 28, 1997
MY COMMISSION EXPIRES

STATE OF MISSISSIPPI, COUNTY OF DESOTO

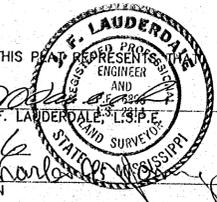
PERSONALLY APPEARED BEFORE ME, THE UNDERSIGNED AUTHORITY, IN AND FOR THE STATE AND COUNTY AFORESAID [Signature] WHO ACKNOWLEDGED THAT FOR AND ON BEHALF OF SAID CORPORATION, AS [Signature] HE SIGNED SEALED AND DELIVERED SAID INSTRUMENT, AS ITS FREE ACT AND DEED, HE FIRST BEING DULY QUALIFIED AND ACKNOWLEDGED SO TO DO. GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS THE 30 DAY OF July, 1996

[Signature]
NOTARY PUBLIC

MY COMMISSION EXPIRES NOVEMBER 28, 1997
MY COMMISSION EXPIRES

CERTIFICATE OF SURVEY

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



APPROVED BY THE HERNANDO PLANNING COMMISSION ON THE 14th DAY OF May, 1996

JOSEPH F. LAUDERDALE, L.S.P.E.
CHAIRMAN

APPROVED BY THE MAYOR AND BOARD OF ALDERMEN OF THE CITY OF HERNANDO ON THE 6th DAY OF August, 1996

[Signature]
CITY CLERK

EDWARD B. GALE
MAYOR EDWARD B. GALE

STATE OF MISSISSIPPI, COUNTY OF DESOTO

I HEREBY CERTIFY THAT THE SUBDIVISION PLAT SHOWN HEREON WAS FILED FOR RECORD IN MY OFFICE AT 8:05 O' CLOCK A.M. ON THE 23rd DAY OF October, 1996, AND WAS IMMEDIATELY ENTERED UPON THE PROPER INDEX AND DULY RECORDED IN PLAT BOOK 55 ON PAGE 17.

W. E. Davis, Chancery Clerk
CHANCERY COURT CLERK

STATE OF MISSISSIPPI, CITY OF HERNANDO

I HEREBY CERTIFY THAT THE SUBDIVISION PLAT SHOWN HEREON WAS FILED FOR RECORD IN MY OFFICE AT 9:30 O' CLOCK A.M. ON THE 23rd DAY OF October, 1996, AND WAS IMMEDIATELY ENTERED UPON THE PROPER INDEX AND DULY RECORDED IN PLAT BOOK 2 ON PAGE

[Signature]
HERNANDO PLANNING DEPT.

DEER CREEK

Section "B"
SECTION 7, TOWNSHIP 3 SOUTH, RANGE 7 WEST
CITY OF HERNANDO
DESOTO COUNTY, MISSISSIPPI.
ZONING - R-12

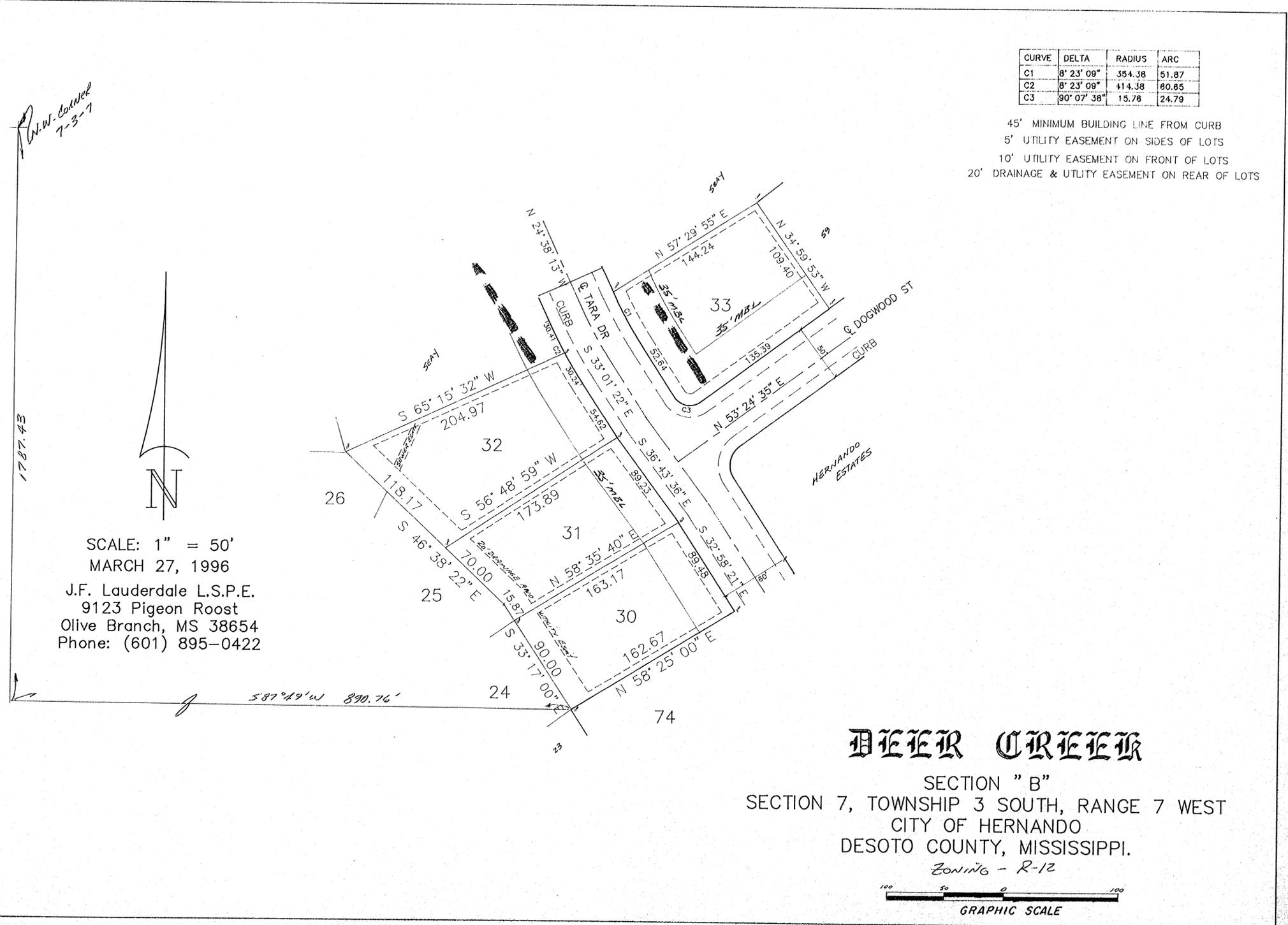
W.W. Conner
7-3-7



SCALE: 1" = 50'
MARCH 27, 1996
J.F. Lauderdale L.S.P.E.
9123 Pigeon Roost
Olive Branch, MS 38654
Phone: (601) 895-0422

CURVE	DELTA	RADIUS	ARC
C1	8° 23' 09"	354.38	51.87
C2	8° 23' 09"	414.38	60.65
C3	90° 07' 38"	15.76	24.79

45' MINIMUM BUILDING LINE FROM CURB
5' UTILITY EASEMENT ON SIDES OF LOTS
10' UTILITY EASEMENT ON FRONT OF LOTS
20' DRAINAGE & UTILITY EASEMENT ON REAR OF LOTS



DEER CREEK

SECTION "B"
SECTION 7, TOWNSHIP 3 SOUTH, RANGE 7 WEST
CITY OF HERNANDO
DESOTO COUNTY, MISSISSIPPI.

