

Albert Hartwell
11-11-98
NOTARY PUBLIC
MISSISSIPPI

THE UNDERSIGNED WILL BE ABLE TO
ADVISE YOU OF THE LOCATION OF THE
SUBDIVISION.

Limitations
or Restrictions
(1) House Location May Have To be determined
by The Health Dept.
(2) Excessive grading will void This approval.

COVENANTS, RESTRICTIONS AND LIMITATIONS

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 12/31/2010, at which time said covenants, limitations and restrictions shall be automatically extended for successive ten year periods unless by a vote of two-thirds (2/3) of the lot owners in the subdivision it is agreed to change said covenants in whole or in part. Each lot within the subdivision shall have one (1) vote per lot for the purpose of changing the covenants. If the parties hereto, or any of them or their heirs or assigns, shall violate or attempt to violate any of the covenants, limitations or restrictions herein, it shall be lawful for any person or persons owning lots in the subdivision to prosecute any proceedings at law or inequity against the person or persons violating or attempting to violate any such other provisions which shall remain in full effect. 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 effect.

- No lot shall be used for any purpose except that of a single family residence. No building shall be erected, altered placed or permitted to remain on any lot other than one detached, single family dwelling, 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 of 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 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.
- Easements for installation and maintenance of utilities, drainage facilities and sloping of banks are reserved as shown on the plat. The minimum front yard setback is shown on the plat for each lot, the minimum side yard setback is fifteen (15) feet and the minimum rear yard setback is thirty (30) feet.
- All sewer connections must be approved by the Mississippi State Board of Health. Water will be from public supply when supplied by Eudora Water Association.
- All dwellings and other structures on the lot must be in compliance with the requirements of the DeSoto County Planning Commission and its successors.
- No obnoxious or offensive activities shall be carried on upon any lot, nor shall anything be done which may be or become an annoyance or nuisance to the neighborhood. No business or 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.
- No structure of a temporary character, mobile home, trailer, basement, tent shack, garage, barn or other temporary building shall be used on any lot at anytime as a residence, either temporary or permanently. No garage apartments will be allowed.
- 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 foot, 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.
- 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. All building debris, stump, trees, etc., must be removed from each lot by the builder as often as necessary to keep the house and lot attractive.
- The total minimum heated floor area of a residence, exclusive of open porches, garages, or carports shall be 1,300 square feet. Each residence must have a double garage. Openings of garages shall be side load and not visible from the street, except for corner lots, and those lots which are granted permitted exceptions by the owner of the subdivision or the Architectural Control Committee.
- All gardens must be planted to the rear of any main residence with only landscape materials such as trees, shrubs, and plants allowed in front of the main residence.
- Any type of permanent fencing erected on the lots must be approved by the developer of the subdivision or the Architectural Control Committee. No fences shall be erected on any portion of any lot between the front of the residence and the street and between the side of the residence and the street on the corner lots unless same is a plantation type fence or two or three rail split cedar fence. All driveways will be either concrete or asphalt, no gravel driveways will be permitted.
- No vehicle, including but not limited to, recreational vehicles, camping trailer, house trailers, produce trailers, boats or any accessory trailers can be parked or stored on any lot unless same is under carport, in the garage, barn or other outbuilding, or to the rear of the main residence. Said vehicles must have a current state license plate. 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.
- No animals, livestock or poultry of any kind shall be kept, bred, or raised on any lot, except that dogs, cats and other small pets may be kept in a limited number and manner for personal use and enjoyment only, provided they are not kept, bred or maintained for any commercial purpose, that said animals are not an annoyance or nuisance to the neighborhood, and that the proper fencing and shelter must be provided and approved by the owners of the subdivision or the Architectural Control Committee or their successors.
- The exterior of the dwelling will be 60% brick or drivet. No under ground homes will be allowed. No shell or modular house will be permitted to be built in this subdivision regardless of the price or square footage of the house. All houses must be of new construction and no house that is moved from another area will be permitted.
- Mail Boxes: No mail box or paper box or other receptacle of any kind for use in the delivery of mail or newspapers or magazines or similar materials shall be erected or located on any building plot unless and until the size, location, design and type of material for said boxes or receptacles have been approved by the Committee. See Appendix "C".
- Lighting: Each Lot Owner will install during the construction of his house, one (1) post light and lantern which will operate automatically from an electric eye. The specific location of the post will be designated at the time the site plan is presented to the Architectural Review Committee for approval. The specifications for post and lights will be uniform throughout the Development as designated by the Committee. See Appendix "C".
- The owners 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 Architectural Control Committee must approve or disapprove, in writing, within twenty (20) days the plans are submitted. If the lot owner whose plans are to be approved does not receive this written approval or disapproval within said twenty (20) days, the lot owner will deem the plans approved and proceed with construction.
- The construction of any house in the subdivision shall be required to be completed within twelve (12) months from the date that the construction began and driveways shall be required to be completed within eighteen (18) months from the date that the house construction began.
- When the developer ceases to own a lot within the subdivision, they shall then name three persons owning property within the subdivision to act as the Architectural Control Committee. A majority of such committee may designate a representative to act for it. In the event of death or resignation of any member of the committee, the remaining members shall have full authority to designate a successor. At this time the covenants can be changed only if the vote is 50% to the changes submitted. A member of the committee shall immediately lose membership when he or she ceases to own property within the subdivision. Successor members shall be designated only from among the then owners of property within the subdivision. The developer retains the right to upgrade the above listed Restrictive Covenants as long as he owns at least one (1) lot in the development.

NOTES

Water will be provided by Eudora Water Association.
Sewer is provided by individual on site treatment plants.
According to Federal Emergency Management Agency, Flood Insurance Rate Map No. 28033C0095 D, dated May 3, 1990, the herein shown property is not located in a flood hazard zone.
Driveway culverts are the responsibility of the lot owner not the responsibility of the developer or county officials.

RUTHERFORD & ASSOCIATES
ENGINEERING CONSULTANTS SURVEYORS
214 WEST WALKER STREET, SUITE 201, TUNICA, MS 38761
TELEPHONE 601-426-3788

DEVELOPER/OWNER
EBI, INC.
Mike Bailey
Jimmy Eubanks
P. O. Box 7,
Tunica, Mississippi 38767
(601)-363-1431

D54FPF

OWNER'S CERTIFICATE

I, ROBERT M. BAILEY, President of EBI, Inc, for and on behalf of said corporation, hereby adopt this as our plan of subdivision and dedicate the right-of-way of 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, as the act and deed of said corporation after first having been duly authorized by said corporation so to do.

NOTARY'S CERTIFICATE

State of Mississippi County of DeSoto
Personally appeared before me the undersigned authority in and for said county and state on the 11th day of November, 1998, within my jurisdiction the within named ROBERT M. BAILEY, who acknowledged that he is President of EBI, Inc., a Mississippi Corporation and that for and on behalf of said corporation and as its act and deed, he executed the above and foregoing instrument, after having been duly authorized by said corporation so to do.

MORTGAGEE'S CERTIFICATE

FIRST SECURITY BANK, mortgagee of the property hereon hereby adopt this as our plan of subdivision and dedicate the right-of-way of roads as shown on the plat to the public use forever and reserve for the utilities the utility easements shown on the plat. I certify that FIRST SECURITY BANK is mortgagee in fee simple and that no taxes have become due and payable. This the 11th day of November, 1998.

NOTARY'S CERTIFICATE

State of Mississippi County of DeSoto
Personally appeared before me the undersigned authority in and for said county and state, on the 11th day of November, 1998, within my jurisdiction the within named R.P. DORR, JR., who acknowledged that he is Senior Vice-President of FIRST SECURITY BANK, a Mississippi Corporation, and that for and on behalf of said corporation and as its act and deed, he executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do.

CERTIFICATE OF SURVEY

This is to certify that I have drawn the plat from a survey by myself and from deeds of record and that the plat represents the information that it is true and correct.
DANNY S. RUTHERFORD, P.E.L.S.

Approved by the DESOTO COUNTY PLANNING COMMISSION on the 30th day of July, 1998.

Approved by the DESOTO COUNTY BOARD OF SUPERVISORS on the 5th day of August, 1998.

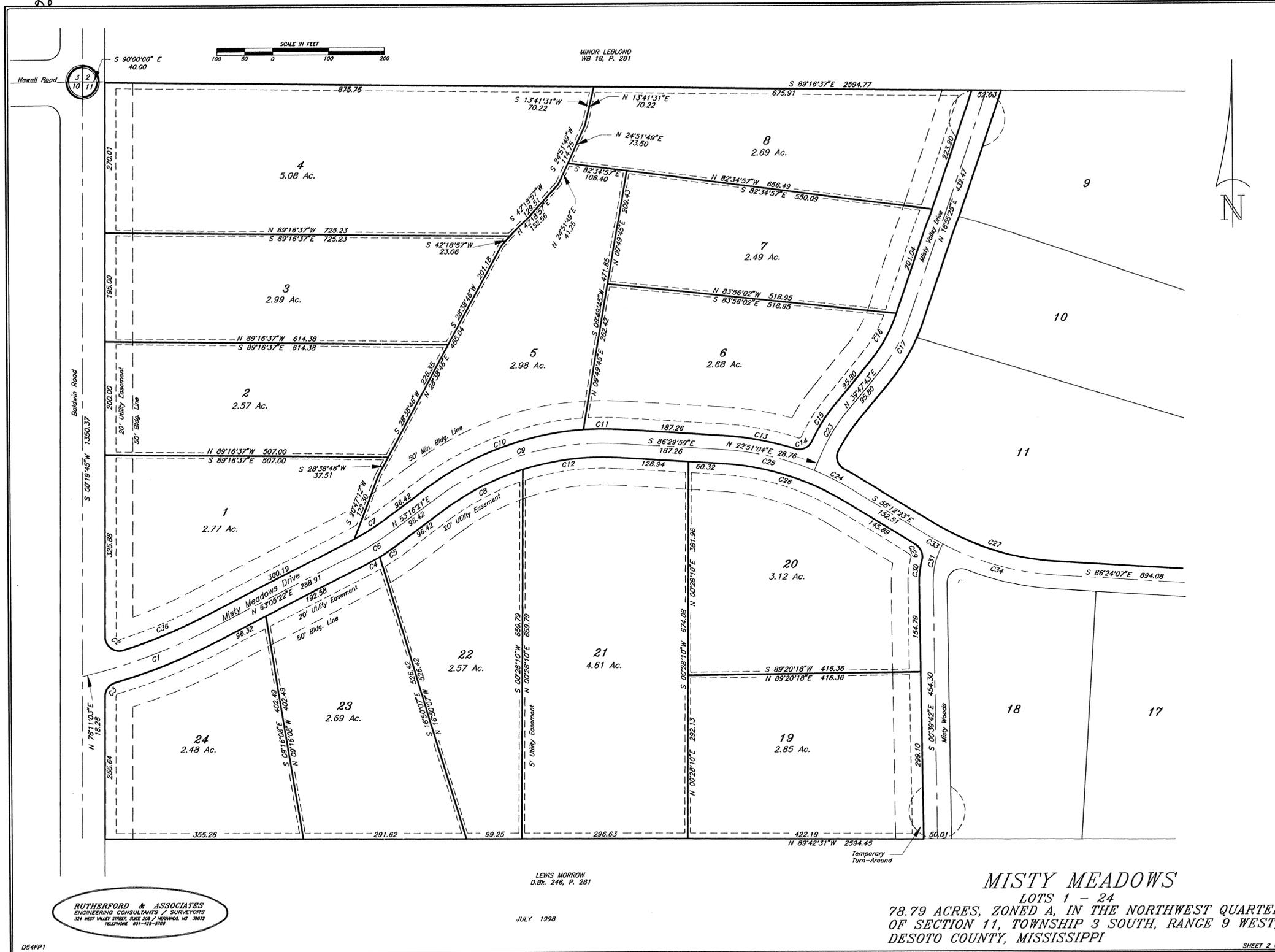
Approved by the DESOTO COUNTY BOARD OF SUPERVISORS on the 5th day of August, 1998.

W. B. Davis Chancery Clerk
CLERK OF THE BOARD

I hereby certify that the subdivision plat shown hereon was filed for record by my office at 4:50 o'clock P.M. on the 11th day of Nov 1998 and was duly recorded in Plat Book 65 on Page 27.

W. B. Davis Chancery Clerk
CHANCERY COURT CLERK

MISTY MEADOWS
LOTS 1 THRU 24
78.79 ACRES, ZONED A, IN THE NORTHWEST QUARTER
OF SECTION 11, TOWNSHIP 3 SOUTH, RANGE 9 WEST,
DESOTO COUNTY, MISSISSIPPI

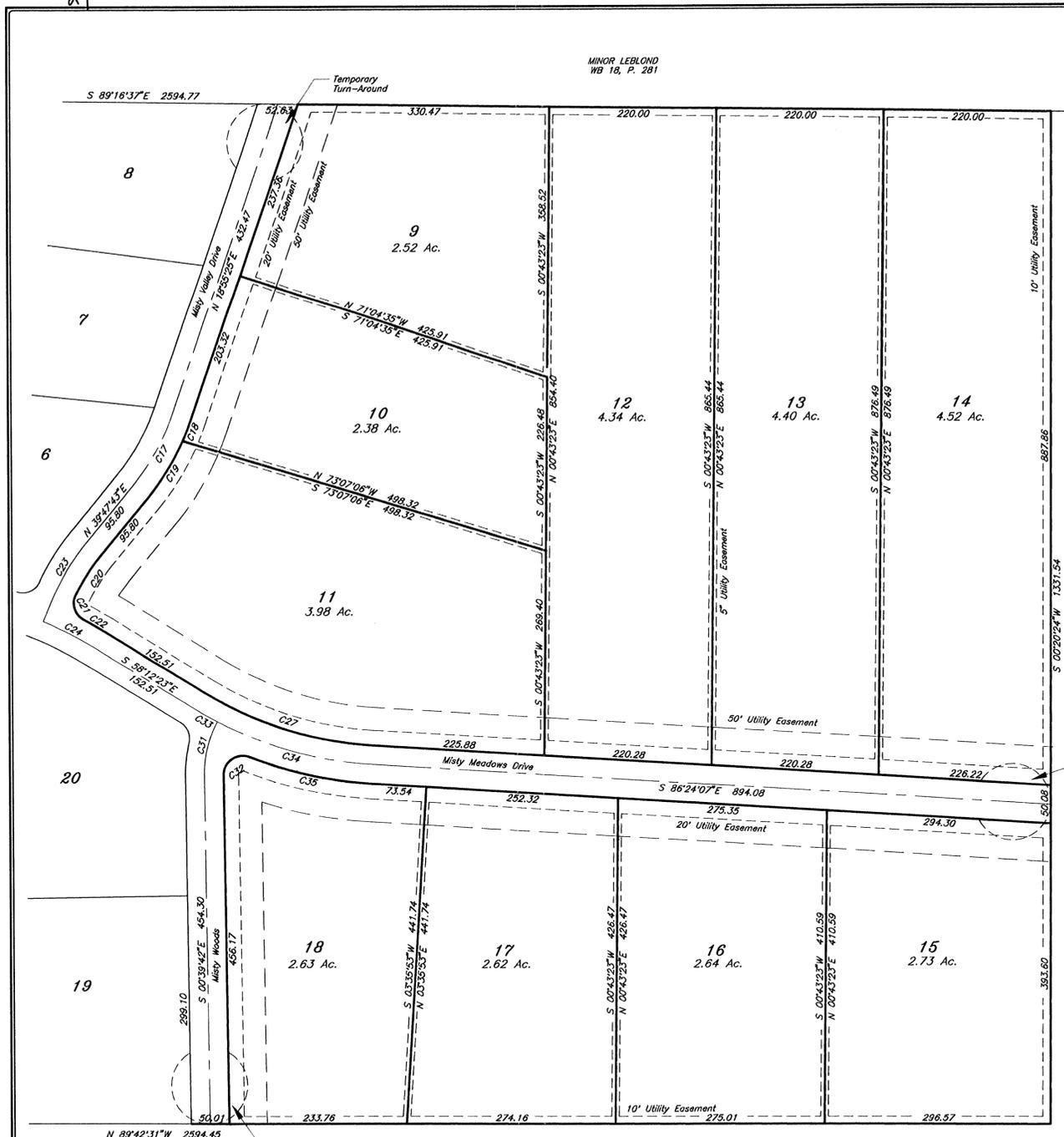


RUTHERFORD & ASSOCIATES
 ENGINEERING CONSULTANTS & SURVEYORS
 324 WEST VALLEY STREET, SUITE 208 / HOVINGDON, MS 38633
 TELEPHONE 901-123-3768

LEWIS MORROW
 D.Bk. 246, P. 281

JULY 1998

MISTY MEADOWS
 LOTS 1 - 24
 78.79 ACRES, ZONED A, IN THE NORTHWEST QUARTER
 OF SECTION 11, TOWNSHIP 3 SOUTH, RANGE 9 WEST,
 DESOTO COUNTY, MISSISSIPPI

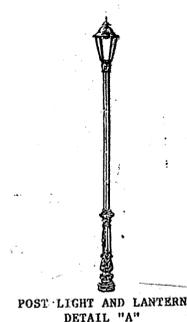


CURVE	DELTA	RADIUS	ARC	CHORD	TANGENT	CHORD BRG
1	13°05'41"	1000.00	228.55	228.05	114.77	N 89°38'13"E
2	107°52'41"	25.00	47.07	40.42	34.33	S 53°36'36"E
3	73°52'25"	25.00	32.23	30.05	18.80	S 37°15'57"W
4	42°17'18"	475.00	38.93	38.92	18.48	N 60°51'43"E
5	52°14'31"	475.00	44.45	44.44	22.24	N 55°57'13"E
6	9°49'01"	450.00	77.10	77.01	38.65	N 58°10'52"E
7	8°17'45"	425.00	61.54	61.48	30.92	N 57°25'14"E
8	19°27'17"	475.00	161.29	160.51	81.43	S 63°00'00"W
9	40°13'40"	500.00	331.05	343.89	183.11	S 73°23'11"W
10	33°16'02"	525.00	304.83	300.56	156.84	S 69°54'22"W
11	6°57'38"	525.00	63.78	63.74	31.93	N 89°58'48"W
12	20°48'23"	475.00	172.22	171.27	87.06	S 83°08'50"W
13	14°11'20"	525.00	130.01	129.68	65.34	N 79°24'19"W
14	81°43'29"	25.00	35.66	32.71	21.63	N 66°49'37"E
15	13°49'50"	325.00	78.45	78.98	39.42	S 32°52'47"W
16	20°32'16"	375.00	100.18	99.62	50.65	N 29°21'34"E
17	20°52'18"	300.00	109.28	108.68	55.25	N 29°21'34"E
18	5°13'20"	325.00	29.62	29.61	14.82	N 21°32'05"E
19	15°38'58"	325.00	68.77	68.49	44.66	N 31°58'14"E
20	12°36'33"	275.00	60.52	60.40	30.39	S 33°29'26"W
21	89°02'40"	25.00	38.85	35.06	24.59	S 17°20'10"E
22	3°39'06"	525.00	33.46	33.46	16.74	N 60°01'57"W
23	16°58'39"	300.00	68.72	68.40	44.69	S 31°19'21"W
24	8°56'33"	500.00	78.04	77.96	39.10	N 62°40'40"W
25	19°21'02"	500.00	168.87	168.06	85.24	N 76°49'27"W
26	28°17'35"	475.00	234.56	232.18	119.72	N 72°21'11"W
27	28°11'44"	475.00	233.75	231.40	119.29	S 72°18'15"E
28	28°11'44"	500.00	246.05	243.58	125.57	S 72°18'15"E
29	72°08'22"	25.00	31.49	29.44	18.21	N 22°08'12"W
30	14°35'41"	175.00	44.58	44.46	22.41	S 06°38'08"W
31	28°33'53"	180.00	74.78	74.01	38.19	S 13°37'14"W
32	112°07'51"	25.00	48.93	41.48	37.16	S 55°24'13"W
33	3°54'29"	500.00	34.11	34.10	17.06	S 60°09'38"E
34	24°17'15"	500.00	211.95	210.36	107.59	S 74°15'30"E
35	17°52'11"	325.00	163.75	163.09	82.55	S 77°27'59"E
36	9°21'41"	975.00	159.30	159.13	79.83	N 67°46'13"E

LEWIS MORROW
D.Bk. 246, P. 281

NOTES
 Water is provided by Eudora Water Association.
 Sewer is provided by individual on site treatment systems.
 Driveway culverts are the responsibility of the lot owner and not the responsibility of the Developer of County Officials.

- SETBACK REQUIREMENTS**
- Front Setback 50-Foot
 - Rear Setback 40-Foot
 - Side Yard Setback 30-Foot
 - Front Utility Easement 20-Foot
 - Side Utility Easement 5-Foot



POST-LIGHT AND LANTERN
DETAIL "A"

MISTY MEADOWS
 LOTS 1 - 24
 78.79 ACRES, ZONED A, IN THE NORTHWEST QUARTER
 OF SECTION 11, TOWNSHIP 3 SOUTH, RANGE 9 WEST,
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JULY 1998

D54FP2

SHEET 3 OF 3