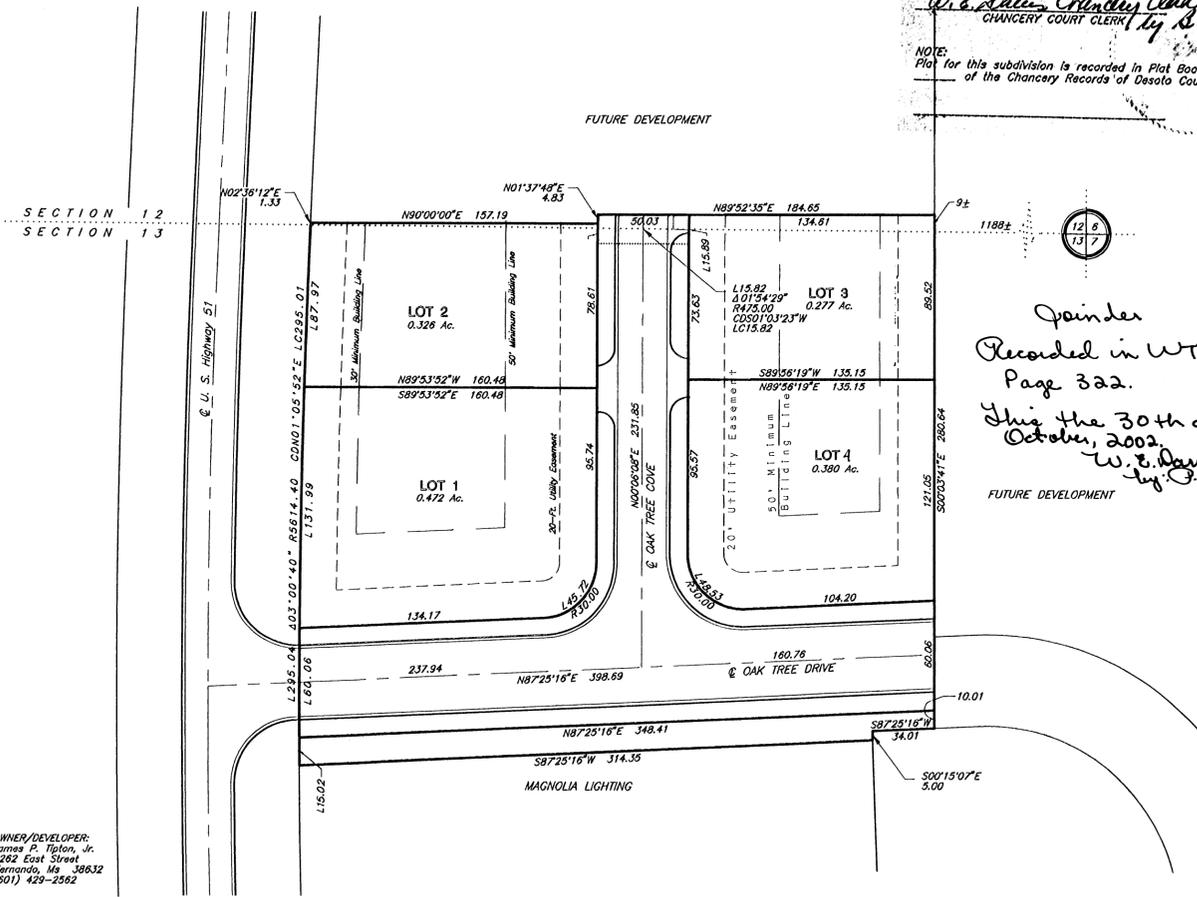


VICINITY MAP



OWNER/DEVELOPER:  
James P. Tipton, Jr.  
2292 East Street  
Hernando, Ms 38632  
(601) 429-2582

**R&A**  
RUTHERFORD & ASSOCIATES  
ENGINEERING CONSULTANTS - SURVEYORS  
344 WEST HOLEY STREET, SUITE 200  
HERNANDO, MISSISSIPPI 38632  
TELEPHONE 429-2582 FAX 429-2581

Water and sewer will be provided by the City of Hernando.  
According to Federal Emergency Management Agency Flood Insurance Rate Map No. 28033C0115 D, dated May 3, 1990, the herein shown property is not located in a flood hazard zone.

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 and that it is true and correct.  
*Danny S. Rutherford*  
DANNY S. RUTHERFORD, P.E./S.



STATE OF MISSISSIPPI COUNTY OF DESOTO

I hereby certify that the subdivision plat shown hereon was filed for record by my office at 11:43 o'clock A.M. on the 3 day of August, 1999 and was duly recorded in Plat Book 46 on Page 46.

*W. E. Davis, Chancery Clerk*  
CHANCERY COURT CLERK by *S. Cleveland*

NOTE:  
Plat for this subdivision is recorded in Plat Book on Page of the Chancery Records of Desoto County, Mississippi.

OWNER'S CERTIFICATE

We, JAMIE P. TIPTON and DIANE R. TIPTON, owners of the property shown hereon hereby adopt this as our plan of subdivision and dedicate the right-of-way of roads to the public use forever and reserve for the public utilities the utilities shown on the plat. I certify that we are owners in fee simple and that no taxes have become due and payable. This the 27th day of July, 1999.

*Jamie P. Tipton*  
JAMIE P. TIPTON, Owner  
*Diane R. Tipton*  
DIANE R. TIPTON, Owner

NOTARY'S CERTIFICATE

STATE OF MISSISSIPPI COUNTY OF DESOTO

Personally appeared before me the undersigned authority in and for said county and state, JAMIE P. TIPTON and DIANE R. TIPTON, who acknowledged that they are owners and signed and delivered the foregoing plat for the purpose therein stated. Given under my hand an official seal of office on the 27th day of July, 1999.

*Kate Helle*  
NOTARY  
My commission expires: Commission Expires on 1 August 18, 2000

MORTGAGEE CERTIFICATE

FIRST TENNESSEE BANK, mortgagee of the property hereon, hereby adopt this as our plan of subdivision and dedicate the right-of-way of roads to the public use forever and reserve for the public utilities the utility easements shown on the plat. I certify that FIRST TENNESSEE BANK is mortgagee in fee simple of the property and that no taxes have become due and payable. This the 30th day of October, 1999.

*Mae Ron*  
For: First Tennessee Bank  
V.P.  
TITLE

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 30th day of October, 1999, within my jurisdiction the within named *Mae Ron* who acknowledged that he/she is *Mae Ron* of *First Tennessee Bank*, a corporation, and for and on behalf of said bank and as its act and deed he/she executed the above and foregoing instrument, after first having been duly authorized by said bank so to do.

*Shirley Barnett*  
NOTARY  
My commission expires: Sept 23, 2001

Approved by the CITY OF HERNANDO PLANNING COMMISSION on the 8th day of September, 1999.

*Andrew Miller*  
CHAIRMAN - VICE  
*Marianne X. Williams*  
ATTEST

Approved by the CITY OF HERNANDO BOARD OF ALDERMEN on the 17th day of September, 1999.

*Edward D. Hale*  
MAYOR  
*Garrett Selby*  
CITY CLERK

CITY OF HERNANDO COUNTY OF DESOTO

I hereby certify that the subdivision plat shown hereon was filed for record in my office at 11:43 o'clock A.M. on the 3 day of August, 1999, and immediately entered upon the index and recorded in Plat Book 46 on Page 46.

*Garrett Selby*  
CITY CLERK

OAK TREE COMMONS

LOTS 1 - 4

2.31 ACRES, ZONED OFFICE COMMERCIAL, IN THE SOUTHEAST QUARTER OF SECTION 12 AND THE NORTHEAST QUARTER OF SECTION 13, IN TOWNSHIP 3 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI