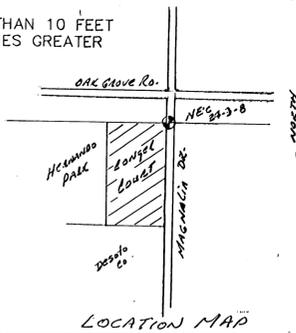


RESTRICTIVE COVENANTS FOR CONGER COURT SUBDIVISION

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 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, AND 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 ERECTED, 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 OF THE HOUSE. NO ELECTRIC FENCES OR BARBED WIRE FENCES WILL BE PERMITTED IN THE SUBDIVISION.
4. NO TRAILERS, BASEMENTS, TENTS, SHACKS, GARAGES, BARN, OR ANY OUTBUILDINGS ERECTED 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 1100 SQUARE FT. 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 "LOOSE" 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 25 FOOT MINIMUM FRONT YARD SET BACK FOR THE LOTS, A 20 FOOT MINIMUM REAR YARD SET BACK, AND THERE SHALL BE PROVIDED TWO SIDE YARD SET BACKS, HAVING A MINIMUM OF 5 FEET; HOWEVER, THE SUM OF THE WIDTHS OF BOTH SIDE YARDS SHALL BE 10 FEET. THERE IS A 3 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 36 INCHES IN DIAMETER WILL BE PERMITTED IN THE SUBDIVISION.

J.F. Lauderdale L.S.P.E.
9123 Pigeon Roost
Olive Branch, MS 38654
Phone: (662) 895-0422



SCALE: 1"=100'
11.06 AC
40 LOTS
JUNE 3, 1999

OWNERS CERTIFICATE

WE, CONGER COURT LLC
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 16 DAY OF August, 1999.

Thomas J. Lewis; Edward Spencer
President; Secy. Conger Court LLC
Thomas J. Lewis; Edward Spencer

STATE OF MISSISSIPPI, COUNTY OF DESOTO

PERSONALLY APPEARED BEFORE ME, THE UNDERSIGNED AUTHORITY, IN AND FOR THE STATE AND COUNTY AFORESAID FOR THE PURPOSE THEREIN MENTIONED, GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS THE 16 DAY OF August, 1999.

Notary Public, My Commission Expires 8-20-2001



STATE OF MISSISSIPPI, COUNTY OF DESOTO

PERSONALLY APPEARED BEFORE ME, THE UNDERSIGNED AUTHORITY, IN AND FOR THE STATE AND COUNTY AFORESAID BEHALF OF SAID CORPORATION, AS SHOWN ON THE PLAT, WHO ACKNOWLEDGED THAT THEY SIGNED AND DELIVERED THE FOREGOING INSTRUMENT, AND ON FREE ACT AND DEED, HE FIRST BEING DULY QUALIFIED AND ACKNOWLEDGED SO TO DO, GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS THE 16 DAY OF August, 1999.

Notary Public, My Commission Expires 8-20-2001



CERTIFICATE OF SURVEY

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

APPROVED BY THE HERNANDO PLANNING COMMISSION ON THE 13th DAY OF July, 1999.
Secretary: Thomas J. Lewis

APPROVED BY THE MAYOR AND BOARD OF ALDERMEN OF THE CITY OF HERNANDO ON THE 20th DAY OF July, 1999.
Mayor: Edward B. Galt

STATE OF MISSISSIPPI, COUNTY OF DESOTO
I HEREBY CERTIFY THAT THE SUBDIVISION PLAT SHOWN HEREON WAS FILED FOR RECORD IN MY OFFICE AT 8:55 O'CLOCK P.M. ON THE 16th DAY OF August, 1999, AND WAS IMMEDIATELY ENTERED UPON THE PROPER INDEX AND DULY RECORDED IN PLAT BOOK 609 ON PAGE 116.

STATE OF MISSISSIPPI, CITY OF HERNANDO
I HEREBY CERTIFY THAT THE SUBDIVISION PLAT SHOWN HEREON WAS FILED FOR RECORD IN MY OFFICE AT 8:00 O'CLOCK A.M. ON THE 16th DAY OF August, 1999, AND WAS IMMEDIATELY ENTERED UPON THE PROPER INDEX AND DULY RECORDED IN PLAT BOOK 609 ON PAGE 116.

MORTGAGEE'S CERTIFICATE

WE, BANK OF MISSISSIPPI
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, AND RESERVE THE UTILITY EASEMENTS AS SHOWN ON THE PLAT FOR PUBLIC UTILITIES. THIS THE 12 DAY OF July, 1999.

STATE OF MISSISSIPPI, COUNTY OF DESOTO
PERSONALLY APPEARED BEFORE ME, THE UNDERSIGNED AUTHORITY IN AND FOR SAID COUNTY AND STATE, ON THIS THE 12th DAY OF July, 1999, WITHIN MY JURISDICTION, THE WITHIN NAMED B. Simon Anderson

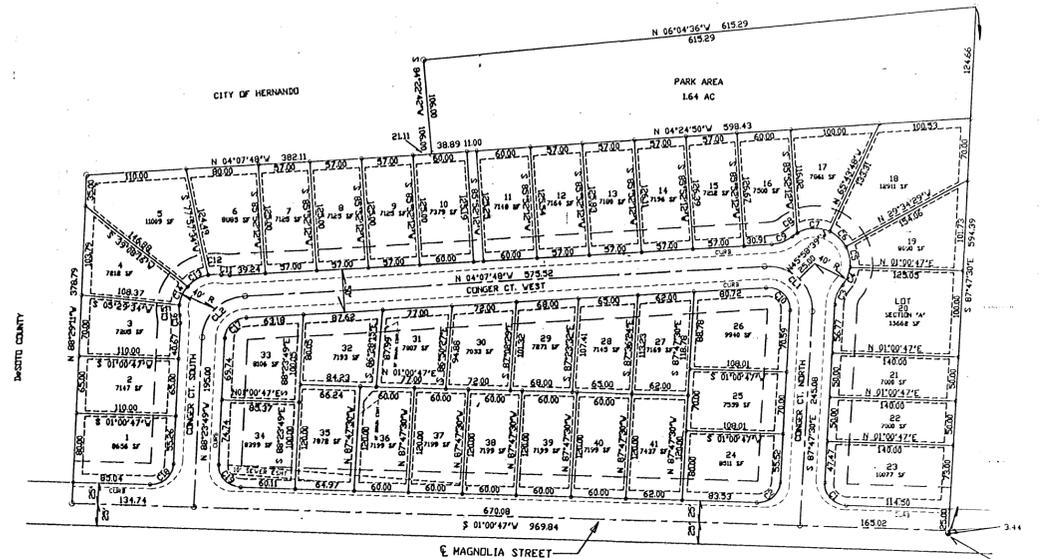
WHO ACKNOWLEDGED THAT HE IS President of Bank of South Area Bank, and THAT FOR AND ON BEHALF OF THE SAID CORPORATION, AND AS ITS ACT AND DEED, HE EXECUTED THE ABOVE AND FOREGOING INSTRUMENT, AFTER FIRST HAVING BEEN DULY AUTHORIZED BY SAID CORPORATION TO DO SO.

Notary Public, My Commission Expires 8-20-2001

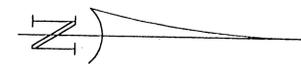


SECTION "B"
CONGER COURT SUBDIVISION
SECTION 24, TOWNSHIP 3 SOUTH, RANGE 8 WEST
CITY OF HERNANDO
DESOTO COUNTY, MISSISSIPPI.
ZONING: R12 OVERLAY
PAGE ONE

10' UTILITY EASEMENT ON FRONT & REAR PROPERTY LINE  
 3' UTILITY EASEMENT ON SIDE PROPERTY LINE  
 25' MINIMUM BUILDING SETBACK FROM FRONT PROPERTY LINE



CURVE	ARC	RADIUS	TANGENT	CHORD
CL1	84.07'	50'	55.86'	74.51'
CL2	73.54'	50'	45.27'	67.09'
C1	39.79'	25'	25.53'	35.72'
C2	38.74'	25'	24.48'	34.98'
C3	24.91'	40'	12.87'	24.51'
C4	22.79'	40'	11.71'	22.38'
C5	24.32'	40'	12.55'	23.89'
C6	25.24'	40'	13.05'	24.82'
C7	38.02'	40'	20.58'	36.60'
C8	6.72'	40'	3.37'	6.71'
C9	24.91'	40'	12.87'	24.51'
C10	42.04'	25'	27.93'	37.26'
C11	9.14'	40'	4.59'	9.12'
C12	24.04'	40'	12.40'	14.58'
C13	32.22'	40'	17.04'	26.59'
C14	23.49'	40'	12.09'	23.15'
C15	11.86'	40'	5.60'	11.82'
C16	9.15'	40'	4.60'	9.13'
C17	36.76'	25'	22.62'	33.54'
C18	39.00'	25'	24.74'	35.17'
C19	39.93'	25'	25.70'	35.54'



SCALE: 1" = 100'  
 11.06 AC  
 41 LOTS  
 JUNE 3, 1999

NE CORNER  
 S - 24  
 T - 3S  
 R - 8W

SECTION "B"  
 CONGER COURT SUBDIVISION  
 SECTION 24, TOWNSHIP 3 SOUTH, RANGE 8 WEST  
 CITY OF HERNANDO  
 DESOTO COUNTY, MISSISSIPPI  
 ZONING: R12 OVERLAY  
 PAGE TWO

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