

PROTECTIVE COVENANTS
The following have been designated as protective covenants for the Matthew W. James subdivision and will be recorded in the records of maps and plats of the office of chancery clerk, DeSoto county, Mississippi, and are enumerated as follows:

- The protected covenants shall be effective until January 1, 2010 and thereafter shall be automatically extended for successive ten year periods, provided, however, the same may be modified, amended, or terminated at any time by two thirds of the then lot owners.
- All lots shall be used for residential purposes only and only one detached single family dwelling, not to exceed two stories in height, shall be permitted on each lot.
- The term residential shall be defined as single family homes, and shall exclude all commercial and professional uses and among other things, garage apartments, apartment houses, duplex and any multifamily residences.
- Any garage or other outbuilding shall be erected with roof and outside wall of the same material as those used in the residence. No garage or outbuilding shall be permitted to face the street or be used as living quarters, except by guests or servants.
- No trash, or other refuse may be thrown or dumped on any of the lots and no garbage, refuse, rubbish, leaves or other materials shall be burned nor shall the same be deposited on any street or lot except in a container suitable for garbage pickup, except during construction stage.
- Grass, weeds and vegetation on each lot shall be kept mowed at regular intervals by the owner so as to maintain the same in a neat and attractive manner.
- No signs of any kind shall be displayed to the public view on any lot, except for one sign of not more than five square feet to advertise the property for sale.
- No house trailers, campers, motor homes or boats greater than thirty feet in length shall be permitted at any time and no such vehicles shall be used for residential purposes except on a temporary basis.
- The developer does hereby grant, convey, assign and set over into the owners of all lots as easement and full and mutual right of use of, for the purposes of ingress and egress, all for the areas designated as streets in such subdivision. The developer reserves the right at any time hereafter to dedicate and convey the streets within the subdivision to any appropriate government body.
- No building shall be permitted on any lot with the ground floor area of the main structure, exclusive of porches, garages, and other outbuildings, of less than 1800 square feet heated area for a one story dwelling, or less than 1400 square feet for the ground floor of a 1800 square foot dwelling.
- No residence or outbuilding shall be constructed closer than fifty feet from any street, no closer than twenty five feet from any interior side lot and twenty five feet from any rear lot.
- Any type of permanent fencing erected on the lots must be approved by the developer of the subdivision before installation.

OWNER/DEVELOPER:
Matthew W. James
485 Redbank Road 38611
Byhalia, MS 38816

SETBACK REQUIREMENTS

Front Yard Setback	50-feet
Side Yard Setback	25-feet
Rear Yard Setback	20-feet
Utility Easement	20-feet
Interior Utility Easement	5-feet

NOTES
Water will be provided by individual wells.
Sewer will be provided by individual on site treatment systems.
Driveway culverts are the responsibility of the lot owner and not the responsibility of the developer or any county governing body.
Lot owners are responsible for the upkeep and maintenance of the ditches.
According to Federal Emergency Management Agency Flood Insurance Rate Map No. 28033C0150 D, dated May 3 1990, the hereon shown property is not located in a flood hazard zone.

R&A RUTHERFORD & ASSOCIATES
ENGINEERING CONSULTANTS - SURVEYORS
224 WEST WALTON STREET, SUITE 104
MEMPHIS, MISSISSIPPI 38102
TELEPHONE 901-528-5148 FAX 901-528-1444

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OWNER'S CERTIFICATE
I, MATTHEW W. JAMES, owner of the property shown hereon hereby adopt this as my 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 I am owner in fee simple and no taxes have become due and payable. This the 11th day of JULY, 2000.
Matthew W. James
MATTHEW W. JAMES, Owner

NOTARY CERTIFICATE
State of Mississippi County of DeSoto
This day personally appeared before me the undersigned authority in and for said county and state, MATTHEW W. JAMES, who acknowledged that he signed and delivered the foregoing plat for the purpose therein stated. Given under my hand and official seal of office this the 11th day of JULY, 2000.
Edward Brown
NOTARY My commission expires: MISSISSIPPI STATEWIDE NOTARY PUBLIC
EDWARD BROWN
NOTARY

OWNER'S CERTIFICATE
I, ROGER L. HARVILLE, owner of the property shown hereon hereby adopt this as my 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 I am owner in fee simple and no taxes have become due and payable. This the 21st day of JULY, 2000.
Roger L. Harville
ROGER L. HARVILLE, Owner

NOTARY CERTIFICATE
State of Mississippi County of DeSoto
This day personally appeared before me the undersigned authority in and for said county and state, ROGER L. HARVILLE who acknowledged that he signed and delivered the foregoing plat for the purpose therein stated. Given under my hand and official seal of office this the 21st day of JULY, 2000.
Shelby C. Wilkes
NOTARY My commission expires: 1/19/2003
Shelby C. Wilkes
NOTARY

MORTGAGEE CERTIFICATE
BANCORPSOUTH BANK, mortgagee 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 utilities the utility easements shown on the plat. I certify BANCORPSOUTH BANK is mortgagee in fee simple and that no taxes have become due and payable. This the 21st day of JULY, 2000.
W. E. Davis
For: BANCORPSOUTH BANK Title:

NOTARY CERTIFICATE
State of Mississippi County of DeSoto
This day personally appeared before me the undersigned authority in and for said county and state on this the 21st day of JULY, 2000, within my jurisdiction, the within named WORTH STEEN who acknowledged he is VICE PRES. of Bancorpsouth Bank, a Mississippi corporation and for and on behalf of said corporation and as its act and deed, he/she executed the above and after first having been duly authorized by said corporation so, to do.
Shelby C. Wilkes
NOTARY My commission expires: 1/19/2003
Shelby C. Wilkes
NOTARY

MORTGAGEE CERTIFICATE
FIRST TENNESSEE BANK, N.A., mortgagee 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 utilities the utility easements shown on the plat. I certify that FIRST TENNESSEE BANK, N.A. is mortgagee and that no taxes have become due and payable. This the 21st day of JULY, 2000.
W. E. Davis
For: FIRST TENNESSEE BANK, N.A. Title:

NOTARY CERTIFICATE
State of Mississippi County of DeSoto shelby
Personally appeared before me the undersigned authority in and for said county and state on this the 21st day of JULY, 2000, within my jurisdiction, the within named WORTH STEEN who acknowledged he/she is VICE PRES. of FIRST TENNESSEE BANK, N.A., a Tennessee corporation, and that for and on behalf of said corporation and as its act and deed, he/she executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do.
W. E. Davis
NOTARY My commission expires: 1/19/2003
W. E. Davis
NOTARY

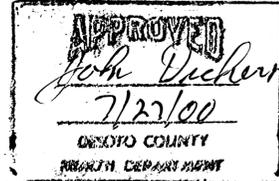
CERTIFICATE OF SURVEY
This is to certify that I have drawn the plat from a survey and from records of record and the plat represents the information that is true and correct.
Danny S. Rutherford
DANNY S. RUTHERFORD, P.E.
Approved by the DESOTO COUNTY PLANNING COMMISSION on the 29th day of MAY, 2000.
W. E. Davis
CHAIRMAN

Approved by the DESOTO COUNTY BOARD OF SUPERVISORS on the 12th day of JULY, 2000.
W. E. Davis
PRESIDENT
W. E. Davis
CLERK OF THE BOARD
W. E. Davis

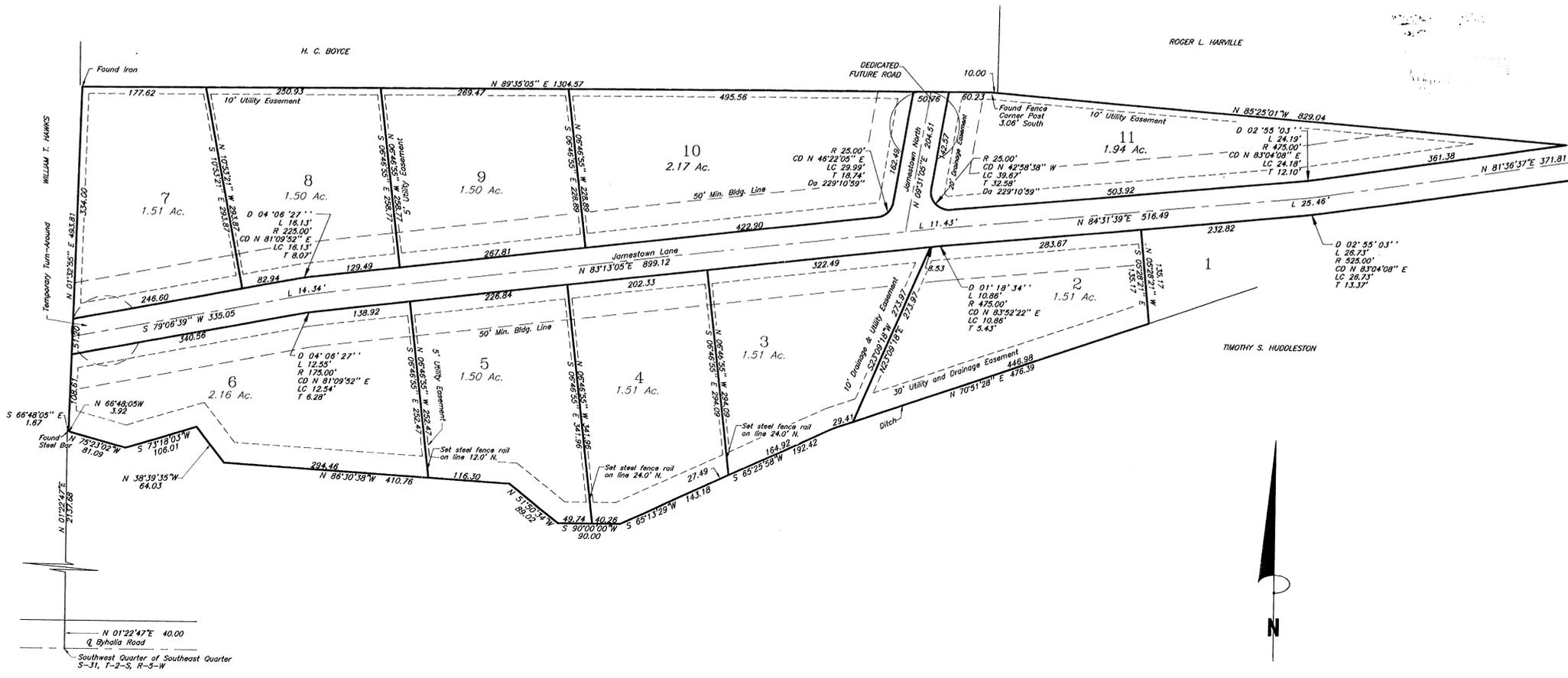
STATE OF MISSISSIPPI
COUNTY OF DESOTO
This is to certify that the subdivision plat shown hereon was filed for record in my office at 11:30 clock A.M. on the 14th day of AUGUST, 2000, and was immediately entered upon the index and recorded in Plat Book 110 on page 11.
W. E. Davis
W. E. Davis

MORTGAGEE CERTIFICATE
FIRST UNION NATIONAL BANK, formerly known as Union National Bank of North Carolina, 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 I am owner in fee simple and no taxes have become due and payable. This the 11th day of JULY, 2000.
W. E. Davis
For: FIRST UNION NATIONAL BANK Title:

NOTARY CERTIFICATE
State of Mississippi County of DeSoto
Personally appeared before me the undersigned authority in and for said county and state, on this 11th day of JULY, 2000, within my jurisdiction, the within named WORTH STEEN who acknowledged that he/she is VICE PRES. of First Union National Bank, a corporation, and that for and on behalf of said corporation and as its act and deed he/she executed the above and foregoing instrument after first having been duly authorized by said corporation so to do.
W. E. Davis
NOTARY My commission expires: _____
W. E. Davis
NOTARY



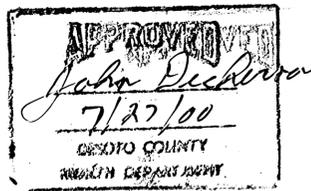
JAMES SUBDIVISION
LOTS 1 THRU 11
23.74 ACRES, ZONED AR, IN THE SOUTHEAST QUARTER OF SECTION 31 AND PART OF THE SOUTHWEST QUARTER OF SECTION 32, TOWNSHIP 2 SOUTH, RANGE 5 WEST, DESOTO COUNTY, MISSISSIPPI



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SETBACK REQUIREMENTS
 Front Yard Setback 50-feet
 Side Yard Setback 25-feet
 Rear Yard Setback 20-feet
 Utility Easement 20-feet
 Interior Utility Easement 5-feet

NOTES
 Water will be provided by individual wells.
 Sewer will be provided by individual on site treatment systems.
 Driveway culverts are the responsibility of the lot owner and not the responsibility of the developer or any county governing body.
 According to Federal Emergency Management Agency Flood Insurance Rate Map No. 2003301150 D, dated May 3 1990, the hereon shown property is not located in a flood hazard zone.



JAMES SUBDIVISION LOTS 1 THRU 11

23.74 ACRES, ZONED AR, IN THE SOUTHEAST QUARTER OF SECTION 31 AND PART OF THE SOUTHWEST QUARTER OF SECTION 32, TOWNSHIP 2 SOUTH, RANGE 5 WEST, DESOTO COUNTY, MISSISSIPPI

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