

RESTRICTIVE COVENANTS, LIMITATIONS, AND RESTRICTIONS

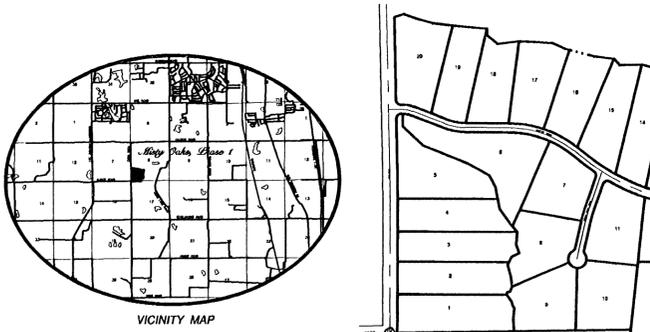
These covenants, limitations, and restrictions are to run with the land and shall be binding on all parties and all persons claiming under them until 12-31-2011, at which time said covenants, limitations, and restrictions shall be automatically extended for successive ten year periods unless by a vote of two-thirds (2/3) of the lot owners in the subdivision it is agreed to change said covenants in whole or in part.

- 1. No lot shall be used for any purpose other than single family residential purposes. No building shall be erected, altered, placed or permitted to remain on any lot other than with an attached private garage for not more than three vehicles.
2. All dwellings or other structures on the lot must be in compliance with the requirements of the DeSoto County Planning Commission and the Misty Oaks Architectural Review Committee.
3. No structure of a temporary nature such as trailers, basements, tents, sheds, garages, barn, motor home, or other out buildings shall at any time be used, either temporarily or permanently as a residence.
4. No noxious or offensive trade or activity may be carried on upon any lot, nor shall anything be done thereon which may be, or become a nuisance or annoyance to the neighborhood.

RESTRICTIVE COVENANTS, LIMITATIONS, AND RESTRICTIONS (continued)

LAISON AND TIMING
To speed the review and approval process, all submissions should be as complete and clear as possible. It is hoped that outright or qualified approval will be given on first submission. However, submissions will be returned when sufficient information is not supplied, and the entire review process shall be repeated.

- 1. When construction begins, inspections may be commenced by a representative of the Misty Oaks Architectural Review Committee to ensure that the work conforms to the approved plans.
2. Upon the completion of the work called for by the final plans, the Misty Oaks Architectural Review Committee should be notified. A Certificate of Compliance will be issued.
3. All dwellings that a garage opening toward the street shall have automatic garage door open/closures.
4. No building shall be erected, placed or altered on any lot in this subdivision until the building plans, specifications, and plot plan showing the location of such building, shall have been approved in writing as to conformity and harmony with existing structures in this subdivision and as to location of building with respect to topography and finished ground elevation by a representative of Misty Oaks Development or its appointed successor.



VICINITY MAP

DEVELOPER: Randall O. Edwards
P.O. Box 547
Hernando, MS 38632
WATER SERVICE: Days Community Water Association
WASTEWATER TREATMENT: Individual Treatment Plants



OWNER'S CERTIFICATE

The undersigned owners of the property shown hereon, hereby adopt this plan as our plan of subdivision and dedicate the street right-of-way, utilities, and easements as shown on this plan to the public use forever. We certify that no taxes have become due and payable. This the 12 day of April, 2002.

Signature: Randall O. Edwards
Notary: Terri L. Edwards

NOTARY'S CERTIFICATE

I, Terri L. Edwards, Notary Public for the State of Mississippi, do hereby certify that the above and foregoing instrument, after first being duly authorized by said bank to do so, was executed by the undersigned authority in and for said county and state, on the 12th day of April, 2002, within my jurisdiction, the within Randall O. Edwards, and Terri H. Edwards, who acknowledged that they are owners and that no taxes have become due and payable.

Signature: Terri L. Edwards
My commission expires: March 26, 2008

MORTGAGEE'S CERTIFICATE

The People's Bank and Trust Company, 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 plan. I certify that The People's Bank and Trust Company is mortgagee in fee simple of the property and that no taxes have become due or payable. This the 12th day of April, 2002.

Signature: Terri L. Edwards, V.P.
Notary: Terri L. Edwards

NOTARY'S CERTIFICATE

I, Terri L. Edwards, Notary Public for the State of Mississippi, do hereby certify that the above and foregoing instrument, after first being duly authorized by said bank to do so, was executed by the undersigned authority in and for said county and state, on the 12th day of April, 2002, within my jurisdiction, the within Randall O. Edwards, and Terri H. Edwards, who acknowledged that they are owners and that no taxes have become due and payable.

Signature: Terri L. Edwards
My commission expires: March 26, 2008

CERTIFICATE OF SURVEY

It is hereby certified that this plot is true and correct and was prepared by me or under my supervision.

Signature: Dennis S. Rutherford, P.E., 6034
Notary: Dennis S. Rutherford

ATTEST

Approved by the DESOTO COUNTY BOARD OF SUPERVISORS on the 7th day of November, 2001.

Signature: W.E. Davis, Chancery Clerk
W.E. Davis, Chancery Clerk

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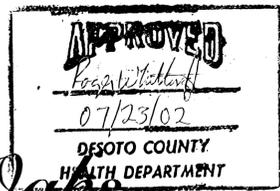
House sites will be determined by the DeSoto County Environmental office. Adequate space for the individual onsite wastewater disposal system must be provided on each lot.

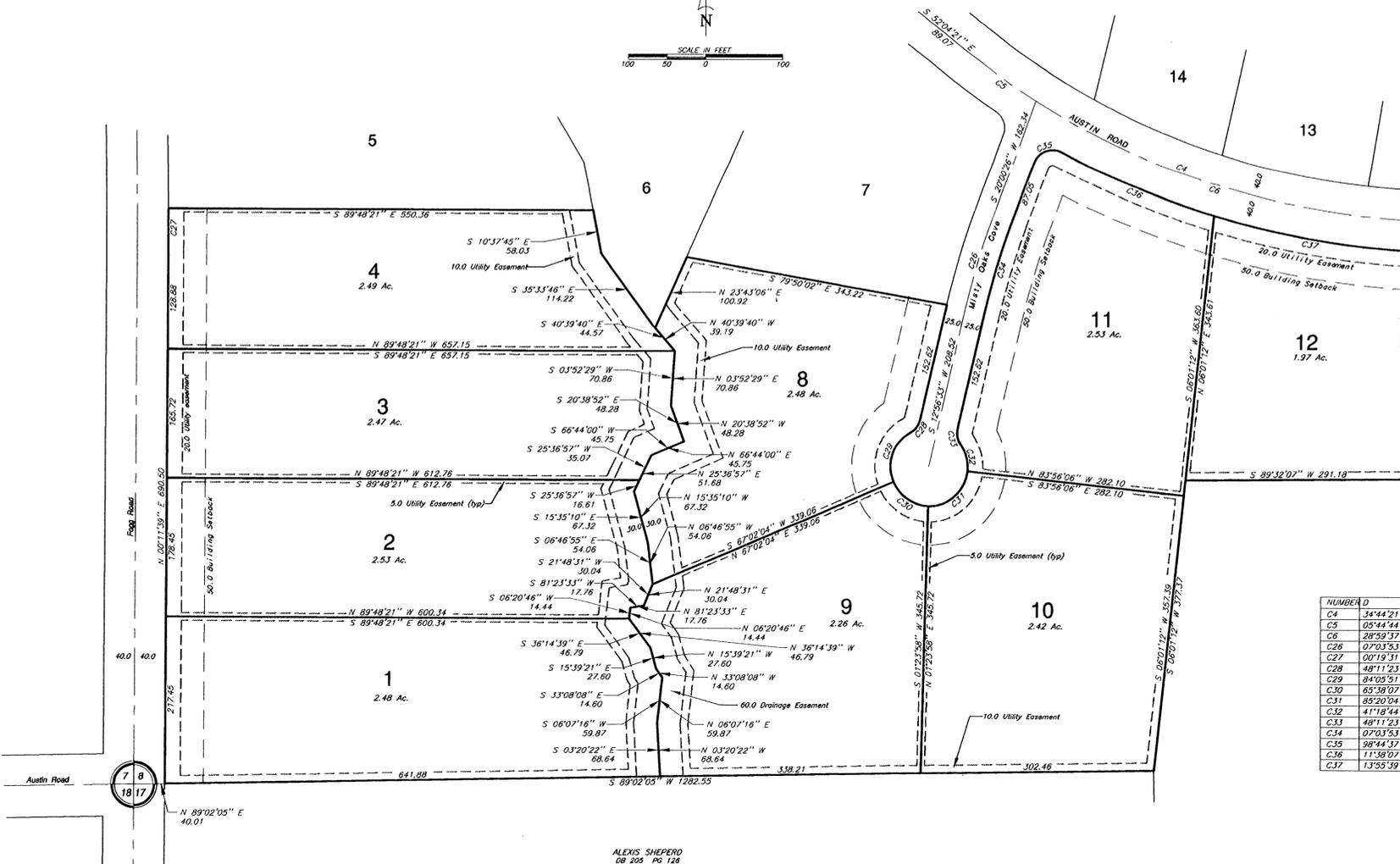
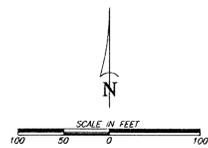
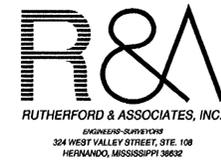
Signature: Roger Whittington
District Environmentalist

Misty Oaks Phase 1 Lots 1 thru 20

According to Federal Emergency Management Agency Flood Insurance Rate Map No. 28033C0040 D, dated May 3, 1990, The hereon shown property is not located in a flood hazard zone.

55.22 ACRES ZONED "AR" IN THE SOUTH HALF OF SECTION 8, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI





**SETBACK REQUIREMENTS**

Front.....50-foot  
Back.....15-foot  
Side.....15-foot

**UTILITY ESMT. REQUIREMENTS**

Front.....20-foot  
Back.....10-foot  
Side.....10-foot

NUMBER	D	L	R	CD	LC
C4	34°44'51"	616.62	1017.00	S 69°26'32" E	607.22
C5	05°44'44"	101.98	1017.00	S 54°56'43" E	101.94
C6	28°59'37"	514.64	1017.00	S 72°18'54" E	509.16
C26	07°03'53"	125.40	1017.00	S 16°28'29" W	125.32
C27	00°19'31"	54.52	9602.53	N 00°01'54" E	54.52
C28	48°11'23"	21.03	25.00	S 37°02'14" W	20.41
C29	84°05'51"	33.39	50.00	S 19°04'50" W	66.98
C30	65°38'07"	57.28	50.00	S 55°46'59" E	54.20
C31	85°20'04"	74.47	50.00	N 48°43'56" E	67.77
C32	41°18'44"	36.05	50.00	N 14°35'28" W	35.28
C33	48°11'23"	21.03	25.00	N 11°09'09" W	20.41
C34	07°03'53"	122.32	992.00	N 16°28'29" E	122.24
C35	98°44'37"	43.09	25.00	N 69°22'44" E	37.95
C36	11°38'07"	214.65	1057.00	S 67°04'01" E	214.28
C37	13°55'39"	256.93	1057.00	S 79°50'53" E	256.30

ALEXIS SHEPARD  
DB 205 PG 126

DEVELOPER: Randall O. Edwards  
P.O. Box 547  
Hernando, MS 38632

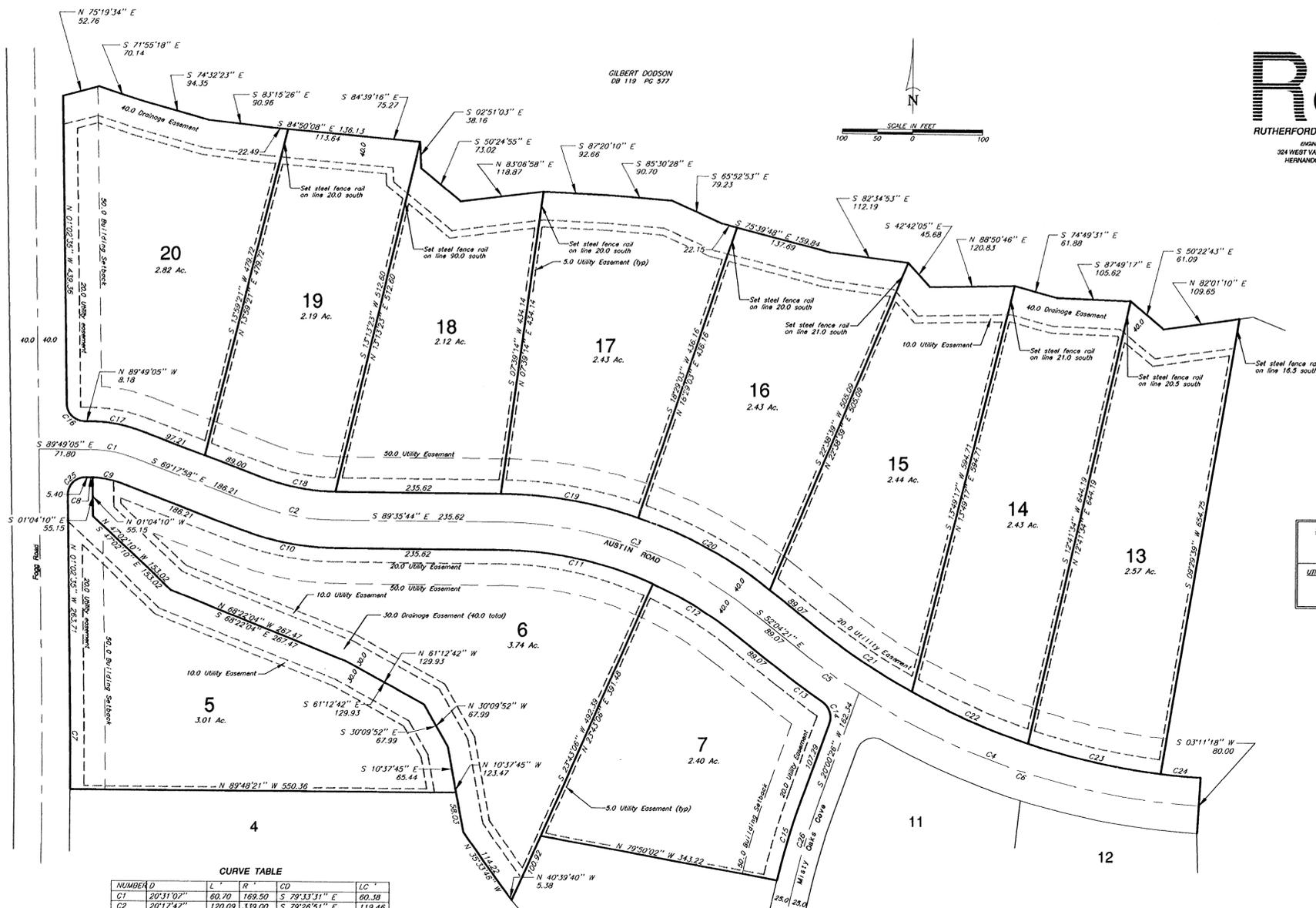
WATER SERVICE: Days Community Water Association  
WASTEWATER TREATMENT: Individual Treatment Plants

All corners monumented with steel fence rails except where noted

# Misty Oaks

~ Phase 1 ~  
Lots 1 thru 20

55.22 ACRES ZONED "AR" IN THE SOUTH HALF OF SECTION 8, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI



**R&A**  
 RUTHERFORD & ASSOCIATES, INC.  
 ENGINEERS-SURVEYORS  
 324 WEST VALLEY STREET, STE. 108  
 HERNANDO, MISSISSIPPI 38632

**SETBACK REQUIREMENTS**  
 Front.....50-feet  
 Back.....35-feet  
 Side.....15-feet

**UTILITY ESMT. REQUIREMENTS**  
 Front.....20-feet  
 Back.....10-feet  
 Side.....10-feet

**CURVE TABLE**

NUMBER	L	R	CD	LC
C1	20'31'07"	60.70	169.50	S 79°33'31" E 60.38
C2	20'17'47"	120.09	339.00	S 79°26'51" E 119.46
C3	3'73'23"	388.52	993.25	S 70°50'03" E 381.61
C4	34'44'21"	616.62	1017.00	S 69°26'32" E 607.22
C5	05'44'44"	101.98	1017.00	S 54°56'43" E 101.94
C6	28°59'37"	514.64	1017.00	S 72°18'54" E 509.16
C7	00°54'43"	152.84	9602.53	N 00°35'13" W 152.84
C8	02°03'41"	4.66	129.50	S 88°47'15" E 4.66
C9	18°27'27"	41.72	129.50	S 78°31'41" E 41.54
C10	20'17'47"	134.26	379.00	S 79°26'51" E 133.55
C11	23'18'50"	225.12	553.25	S 77°26'19" E 223.57
C12	14°12'33"	137.20	553.25	S 59°10'38" E 136.85
C13	03°46'19"	69.59	1057.00	S 53°57'31" E 69.57
C14	9°55'01"	34.82	20.38	S 17°54'29" E 30.74
C15	07°03'53"	128.48	1042.00	S 16°28'29" W 128.40
C16	88°46'30"	38.74	25.00	N 45°25'50" W 34.98
C17	20'31'07"	75.03	209.50	N 79°33'31" W 74.63
C18	20'17'47"	105.92	299.00	N 79°26'51" W 105.36
C19	18°04'47"	159.92	833.25	N 80°33'21" W 159.00
C20	19°26'56"	214.89	833.25	N 01°42'39" W 213.86
C21	09°23'56"	160.21	977.00	N 56°46'19" W 160.09
C22	10°35'46"	180.69	977.00	N 66°46'11" W 180.43
C23	11°22'20"	193.32	977.00	N 77°45'14" W 193.60
C24	03°22'19"	57.50	977.00	N 85°07'33" W 57.49
C25	91°13'30"	39.80	25.00	N 44°34'10" E 35.51
C26	07°03'53"	125.40	1017.00	S 16°28'29" W 125.32

DEVELOPER: Randall O. Edwards  
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WATER SERVICE: Days Community Water Association  
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All corners monumented with steel fence rails except where noted

*Misty Oaks*  
 ~ Phase 1 ~  
 Lots 1 thru 20

55.22 ACRES ZONED "AR" IN THE SOUTH HALF  
 OF SECTION 8, TOWNSHIP 2 SOUTH, RANGE 8  
 WEST, DESOTO COUNTY, MISSISSIPPI