

SUMMARY OF PROTICTIVE COVENANTS

A FULL COPY IS AVAlABLE FROM DEVELOPER OR FROM TATE COUNTY LAND RECORDS

1: Each lot shall be for single family residential use with customary outbuildings and/or agricultural use with no structure being used for any type of business or commercial enterprise other than agriculture or permitted "home businesses" as permitted by the Tate County Zoning Ordinance. No obnoxious or offensive trade or activity shall be carried on upon any lot in the subdivision, nor shall anything be done thereupon which may be or become an annoyance or nuisance to the neighborhood. No more than one residence may be located on any lot and this only in compliance with the requirements of the Tate County Planning Commission and the Tate County Health Department. The Developer (KUZ DEVELOPMENT COMPANY, INC.), or its assigns, reserve the right to adjust the locations of various lot lines if necessary to insure the usability of a lot or group of lots.

2: All residences, outbuildings, garage, storage buildings, shops, barns, fences, satellite dish, and other structures erected or placed on the property must be approved as to design and location by the Developer (Kuz Development Company, Inc.) or its designee(s) prior to construction. All permanent residences shall contain a minimum of 2000 square feet of indoor heated area and shall be constructed of new material and completed within 16 months after construction begins except in any instance where delay is caused by a natural disaster. All residences must have an attached garage of sufficient size for at least 2 cars which must open to the side or rear of the house. Plans must be submitted to and approved by the developer or his designee in writing prior to beginning construction. No plans shall be considered to have been submitted to the Developer or his nominee unless a receipt is given for the hand delivery of same, or such plans be mailed to the Developer or his nominee by certified mail, return receipt requested or such carrier in which receipt can be verified. Plans must include a complete set of building plans and specifications thereof, including a site plan indicating placement on the lot, exterior building materials and elevations. Recognizing the varied uses that owners will have for rural acreage lots within said subdivision, Developer reserves the right to approve, on a case by case basis, structures containing less than the required minimum heated square footage described above provided that said structures are not intended to be permanent residences. All homes must be "site built" and no mobile homes or manufactured homes shall be allowed to be placed or to remain on said property. No homes may be "relocated" to the property. Grass, weeds, vegetation and debris on each Lot shall be kept mowed and cleared at regular intervals by the Owner thereof so as to maintain the same in a neat and attractive manner. As shown on the plat, portions of tracts 13, 14, 15, 16, 17, 19, 20, 21, 22, and 23 are subject to a Perpetual Flowage Easement in favor of the United States of America for the construction and maintenance of Arkabutla Lake and Dam. Use and building restrictions apply in the portion of the above described tracts that lies within the easement which is of record in the Tate County, Mississippi Land Records.

3: No incomplete or junk type structures shall be permitted on the property, and no camper type trailer, tent or shack may be used either temporarily or permanently as a dwelling.

4: No animals may be raised or kept for commercial purposes, except as stated below. Household pets may be kept provided they are not kept, bred or maintained for commercial purposes and must

be kept and maintained in accordance with the Tate County Zoning Ordinance and all applicable laws. All swine and chickens are prohibited. Notwithstanding the above, horses and cattle may be raised and kept for commercial purposes provided that no more than one large animal (horses and cattle) per acre are permitted on any lot.

5: No inoperative or unlicensed vehicles, or parts of same, shall be permitted.

6: All buildings must comply with building set back lines as shown on the plat of the subdivision and with the building setback requirements of Tate County.

7: No dumping or accumulation of trash, garbage, discarded personal effects, or other debris shall be permitted.

8: All water wells and sewerage disposal systems must comply with good practices and Health Department requirements.

9: All driveways to the lots are the responsibility of the Buyer and must be approved by the County and use a pipe of sufficient size and length to insure proper drainage, if a pipe is needed. Each property owner is responsible for maintaining that portion of the road right of way that is between the owner's property line and the edge of the adjoining road. The purchaser shall be required to maintain property in such a condition as to minimize off-site drainage from erosion, sediment deposits and storm water. This requirement will be in effect from the beginning of site preparation and continue throughout the establishment of permanent vegetative cover. Purchaser acknowledges and agrees that seller is not responsible for any damages which hereafter may be suffered by purchaser or other property owners or parties as a result of site preparation work carried out by purchaser and or his/her subcontractors and Purchaser agrees to fully indemnify and hold Seller harmless for any such damages sustained in connection herewith. It shall be Purchasers responsibility to maintain any and all drainage ditches in accordance with all governmental regulations.

10: No timber may be cut for sale without permission of the Developer.

11: No wire fences shall be constructed or allowed to remain along the roadway and all fences must be approved by the developer prior to construction. All fences along the road right of way must be constructed entirely of wood, brick, stone or wrought iron or other material approved by the Developer or his nominee. No barbed wire or chain link fences shall be allowed along said rights of ways or across the front of the lot. There is a 20 foot utility and drainage easement on either side of the roads within the subdivision and fences must be set back 20 feet from the edge of the road right of way to avoid being constructed within said easement.