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Subject to

INDEX: NE 1/4 of SE 1/4 of SE 1/4 of SE 1/4 of Section 14, Township 6 South, Range 16 West

SW 1/4 of SW 1/4 and SE 1/4 of SW 1/4 and SW 1/4 of SE 1/4 of Section 13, Township 6 South, Range 16 West

STATE OF MISSISSIPPI)
)
COUNTY OF PEARL RIVER)

DECLARATION OF PROTECTIVE COVENANTS

THIS DECLARATION made, executed, and declared upon the date hereinafter set forth by STUART COMPANY, a Mississippi Corporation, the owner of the following described real property situated in Pearl River County, Mississippi, more particularly described as follows, to-wit:

TRACT I: Beginning at a point where the East line of Section 14, Township 6 South, Range 16 West, Pearl River County, Mississippi, intersects the North margin of MS Highway No. 43, which said point is 1177.6 feet South of the Northeast corner of the Southeast Quarter of Southeast Quarter of said Section 14, Township 6 South, Range 16 West; thence run North 89 degrees 53 minutes West 1321.2 feet to the West line of the Southeast Quarter of the Southeast Quarter of said Section; thence run North 1214.66 feet along the West line of said forty to an accepted forty corner; thence run North 1320.0 feet to the North line of the Northeast Quarter of the Southeast Quarter of said Section; thence run South 89 degrees 53 minutes East 1321.2 feet along the North line of said forty to the East line of said Section; thence run South 2497.6 feet along the East line of said Section to the Point of Beginning, containing 75.76 acres, more or less, and being situated in the East One Half of the Southeast Quarter of Section 14, Township 6 South, Range 16 West, Pearl River County, Mississippi.

LESS AND EXCEPT: The North 20 acres of the Northeast 1/4 of Southeast 1/4 of Section 14, Township 6 South, Range 16 West, Pearl River County, Mississippi.

ALSO CONVEYING:

TRACT II: Beginning at a point where the West line of Section 13, Township 6 South, Range 16 West, Pearl River County, Mississippi, intersects the North margin of MS Highway No. 43, which said point is 1177.6 feet South of the Northwest corner of the Southwest Quarter of Southwest Quarter of said Section 13, Township 6 South, Range 16 West; thence run North 1177.6 feet along said West line to the North line of the Southwest Quarter of the Southwest Quarter of said Section; thence run South 89 degrees 48 minutes East 2635.72 feet along said North line to the East line of the Southeast Quarter of the Southwest Quarter of said Section; thence run South 1177.6 feet along the East line of said forty to the North margin of said highway; thence run North 89 degrees 48 minutes West 2635.72 feet along the North margin of said highway to the Point of Beginning, containing 71.26 acres, more or less, and being situated in the Southwest Quarter of the Southwest Quarter of Section 13, Township 6 South,

Range 16 West, Pearl River County, Mississippi.

LESS AND EXCEPT: All that part of the Southwest Quarter of Southwest Quarter and the southeast Quarter of Southwest Quarter lying North of the existing fence that is located in the North part of the Southwest Quarter of Southwest Quarter and Southeast Quarter of Southwest Quarter of Section 13, Township 6 South, Range 16 West, Pearl River County, Mississippi, being 0.6 acres, more or less.

ALSO LESS AND EXCEPT: Beginning at the southeast corner of Southeast Quarter of Southwest Quarter of said Section 13, Township 6 South, Range 16 West, Pearl River County, Mississippi; thence run North 64 yards to intersection of road; thence run Southwesterly 202 yards to the county line dividing Hancock and Pearl River Counties; thence run East on the County line 193 yards to the place of beginning, containing 1.50 acres, more or less, and being located in Pearl River County, Mississippi.

TRACT III: Beginning at a point where the southwest corner of the Southwest Quarter of the Southeast Quarter of Section 13, Township 6 South, Range 16 West, Pearl River County, Mississippi, intersects the North margin of MS Highway No. 43; thence run North 1177.66 feet along the West line of said forty to the North line of said forty; thence run South 89 degrees 48 minutes East 299.85 feet along the North line of said forty to the East margin of a Gravel Road; thence run Southwesterly 1912.7 feet along the East margin of said road to the North margin of said highway; thence run North 89 degrees 48 minutes West 87.8 feet along the North margin of said highway to the point of beginning, containing 5.14 acres, more or less, and being situated in the Southwest Quarter of the Southeast Quarter of Section 13, Township 6 South, Range 16 West, Pearl River County, Mississippi.

PURPOSE

The purpose of these restrictions is to insure the use of the property for attractive residential purposes only, to prevent nuisances, to prevent the impairment of the attractiveness of the property, to maintain the desired tone of the community, and thereby to secure to each site owner the full benefit and enjoyment of his home, with no greater restriction upon the free and undisturbed use of his site than is necessary to insure the same advantages to the other site owners. Anything tending to detract from the attractiveness and value of the property for residential purposes will not be permitted.

DECLARATION

We, the undersigned fee owners of the hereinabove described real property, hereby make the following declarations as to limitations, restrictions, and uses to which the land and/or parcels thereof may be put, hereby specifying that said declarations shall constitute covenants to run with all of the land, and shall be binding on all parties and all persons claiming any right, title, or interest in said land, and all persons claiming under them, to-wit:

1. No lots shall be used except for residential purposes.
2. All residences constructed on any parcel of the above described property shall be fully finished dwellings of generally accepted building material and constructed according to conventional methods of construction, using conventional materials, and completed within six (6) months from the date construction is commenced.

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3. All residences must have a minimum of 1,500 square feet of heated and cooled floor area, exclusive of basements, porches and garages.
 4. No mobile homes shall be located on the above described property at any time.
 5. No travel trailer, basement, tent, shack, garage, barn or other out-building shall be used as a residence. Any separate structure such as equipment sheds, animal shelters, barns, green houses, out buildings, or storage buildings must be placed to the rear of the dwelling and such structures may be placed on the property after the dwelling has been completed.
 6. Commercial or industrial use of any part of this property is prohibited.
 7. No structure shall be constructed or placed nearer than fifty feet from front boundary line or twenty-five feet from the side and rear boundary lines. This restriction shall not apply to driveways or mailboxes.
 8. Individual sewage disposal systems (septic tanks shall be installed in accordance with the Mississippi State Board of Health regulations.
 9. The dumping, storing, or accumulation of trash, debris, junk or junk cars on this property is prohibited. Junkyard is defined as two (2) or more inoperative vehicles.
 10. No chickens, swine or goats shall be permitted on this property.
 11. No noxious, immoral, illegal or offensive activity shall be carried on upon any lot nor shall anything be done thereon which may be or become an annoyance or nuisance to the public.
 12. This property may not be re-subdivided into tracts of less than two (2) acres. Only one living unit shall be allowed on each tract.
 13. Each lot shall be kept in a clean and slightly condition.
 14. Developer, or its assigns, shall have the right, but not the obligation, to clean up debris, trash, junk, cut grass or take any other action as it deems necessary to enforce these covenants. If developer, or its assigns, is required to take such action and incurs expenses therefore, developer shall be entitled to impress a lien on the owner's land in the office of the Chancery Clerk and file suit in the appropriate court, to recover all damages incurred.
 15. Developer reserves unto itself, its successors and assigns an easement or right of way over a 10 foot strip inside the side, rear and street boundary lines of all lots for the purpose of installation and maintenance of utilities. This reservation is for the purpose of providing for the practical installation of such utilities as and when any public or private utility company may desire to serve said lots with no obligation on the part of developer to supply such services.

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DURATION

These covenants shall run with and bind the land, and shall inure to the benefit of and be enforceable by the owner of any part or parcel of the hereinabove described land, their respective legal representatives, heirs, successors, and assigns for a term of twenty (20) years from the date of this instrument and shall be automatically renewed for successive 10 year periods thereafter unless modified, amended or terminated by a 66 2/3% majority vote of the lot owners.

SEVERABILITY

Invalidation of any one of these servitudes or restrictions by judgment, decree, or order shall in no way affect any other provision hereof, each of which shall remain in full force and effect.

WITNESS the signature of STUART COMPANY, a Mississippi Corporation upon this, the 5TH day of August, A.D., 1994.

STUART COMPANY, a Mississippi Corporation

BY: *E. C. Stuart, Jr.*
E. C. STUART, JR., President

STATE OF MISSISSIPPI)
COUNTY OF PEARL RIVER)

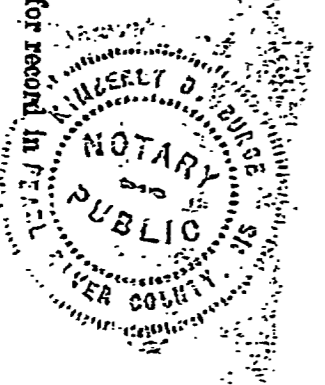
PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named E. C. STUART, JR. who acknowledged to me that he is the President of STUART COMPANY, a Mississippi Corporation, and as its act and deed, he signed, executed, and delivered the foregoing Declaration of Protective Covenants for the purposes mentioned on the day and year therein mentioned, after first having been duly authorized by said corporation so to do.

GIVEN under my hand and official seal of office, upon this, the 5TH day of August, A. D., 1994.

Kimberly D. Burg
NOTARY PUBLIC

My Commission Expires: 11-12-96
Prepared by: E. C. Stuart, Jr.
P. O. Box 550
Picayune, MS 39466
(601) 799-1191

STATE OF MISSISSIPPI
PEARL RIVER COUNTY, I hereby certify the foregoing instrument was filed for record in Pearl River County, Mississippi, on the 2ND day of August, 1994 at 2:35 o'clock P.M. and that the same is now duly recorded in Deed Record No. 611 on page 514-517 of Record of Pearl River County, Mississippi.



Given under my hand and Seal of office this 5TH day of August, 1994
William Burgine Chancery Clerk