

**PROTECTIVE COVENANTS
FOR
RED OAK PLANTATION, PART ONE**

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RED OAK PLANTATION, PART ONE KNOW ALL MEN BY THESE PRESENTS, that the undersigned, Red Oak Plantation, LLC (Developer), being the owners of all certain land and property lying and being situated in Madison County, Mississippi, consisting of Lots 1 through 70, inclusive, Red Oak Plantation Subdivision, Part One, a subdivision according to a map or plat thereof on file and of record in the office of the Chancery Clerk of Madison County at Canton, Mississippi, in Plat C at Slide 192 thereof, and being desirous of Imposing certain protection for itself and all future owners and purchasers of residential lots lying within said lots in said Red Oak Plantation Subdivision, Part One, with all purchasers and future owners of each and any of said lots, that for a period of twenty-five (25) years from the date of this instrument the following protective covenants shall apply to each and every one of the above lots, to-wit:

SECTION ONE

1. All lots shall be used for residential purposes only. No building shall be erected, altered, placed or permitted to remain on any lot other than one detached single-family dwelling not to exceed two stories in height above grade, plus a basement, if applicable. No mobile homes shall be allowed on any lot in said subdivision.
2. The term "residential purposes" shall generally be defined as single-family homes, and shall exclude all commercial and professional uses, and among other things, garage apartment, apartment houses, duplexes and multi-family residences, profit or non-profit nursing homes, hospitals, and other similar private or charitable enterprises, and any and such usages of this property are hereby expressly prohibited.
3. No garage or outbuilding on said property shall be used as a residence or living quarters.
4. Each residence shall be provided with off-street parking in the form of a concrete driveway extending from the pavement on the street on which the residence faces to the garage or carport, or from the pavement on the street to the side of such residence. All homes must have a 2 car (full size) attached carport or garage. No open carports shall face the front street or side street.
5. No animals will be permitted, except dogs and cats as pets, and no fowl except birds that are caged as inside pets. No kennels are permitted and no more than two dogs or cats per residence.
6. No trash, ashes or other refuse may be thrown or dumped on any said lots.
- 7.. No building material of any kind or character shall be placed or stored upon the said property until the owner is ready to commence Improvements. Building material shall not be placed or stored in the street or between the curb and property line.
8. All driveways must be constructed of concrete and all houses must have front concrete walks extending from the entrance of the house to the driveway or the street.

8 A. At the time of construction of a dwelling on any lot in this subdivision, the then owner will construct a concrete sidewalk 16" from and parallel to the curb, forty-eight (48") inches in width and four inches thick, across the front of said lot and street side if corner lot excepting only the paved driveway. The surface of said sidewalk shall have a broom finish and shall connect evenly with any sidewalk existing on an existing lot or any driveway.

9. Grass, weeds and vegetation on each lot bought shall be kept mowed at regular intervals by the owners, so as to maintain the same in a neat and attractive manner. Trees, shrubs, and plants which die shall be promptly removed from such lots. The above restrictions apply to all lots purchased before and after a house is built on the lot. The DEVELOPER may, at its option and in its discretion, have dead trees removed from the property and mow and remove debris, and the owner of such lot shall be obligated to reimburse that DEVELOPER for the cost of such work should he refuse or neglect to comply with the terms of this paragraph, and, said cost shall be a lien against said property.

10. No fence, wall or hedge shall be placed on any of the said lots nearer to any street than is permitted for the house on said lot unless approved by DEVELOPER in writing. Any fence or wall construction on any lot shall be constructed of cedar, fir, treated pine, cypress, redwood or brick. (CHAIN LINK FENCES OR WIRE FENCES ARE STRICTLY PROHIBITED)

11. No clothes line shall be erected or maintained on any of said lots, nor shall laundry be hung, where exposed to view of the public or other lot owners; provided, however that such usages shall be permissible where a fence shall be of sufficient height and density to screen such clothesline and laundry from view.

12. Other restrictions applicable to each lot may be made by appropriate provision in the deed, without otherwise modifying the covenants and provisions contained herein, and such other restrictions shall endure to the benefit of all parties in the same manner as though they had been originally expressed herein.

13. No tent, shack, barn or other outbuilding erected or located on any of the above described lots shall at any time be used as a residence, either temporary or permanent, nor shall any structure of temporary character be used as a residence.

14. No farm machinery, equipment, trailers, recreational vehicles (RV's), tractors, boats, vehicles unable to move under their own power or trucks larger than three-quarter (3/4) ton pick-up trucks shall be permitted to be parked or left standing overnight on any lot or street in said subdivision. This restriction, however, shall not apply to the use of vehicles for the delivery of goods to, services or maintenance for the benefit of houses in the subdivision, or in the construction of any residence on the lots.

15. No privy, cess-pool, septic tank field or disposal plant shall be erected or maintained on any of the said lots, and all residences shall have the plumbing connected to the available sanitary facilities.

16. No obnoxious or offensive trade or activity shall be conducted on the above described lots, nor shall anything be done thereon which may become an annoyance or nuisance to the neighborhood.

16A. No firearms, archery equipment or other devices of a similar nature which may be classified as weapons shall be operated or used on any lots in this subdivision.

17. No lot or lots may hereafter be subdivided so as to create a building plot of less than 11,000 square feet; however, nothing in this paragraph shall prohibit the building of a residence on any lot of said subdivision as originally platted.

18. All proposed new construction, additions or modifications shall be subject to review and written approval by the Developer. The primary purpose of such review shall be to assist property owners in achieving compliance with the building restrictions. Construction of new structures includes, without limitations, equipment and material, gazebos, arbors associated with landscaping, and other similar construction. Accordingly, no construction shall commence until the plans and specifications shall have been submitted to and approved by Developer, in writing.

19. A lot owner, in building or causing to be built the original dwelling on any lot, shall not substantially duplicate the exterior elevation, including design or architecture, of any other dwelling then existing on the same street within three hundred (300) feet within said subdivision. For the purpose of this paragraph, a dwelling shall be considered in existence from the time excavation for the foundations is begun until said dwelling is removed from the development or is destroyed.

20. No dwelling shall be permitted on any lot at a cost, exclusive of lots, of less than Fifty Thousand Dollars (\$50,000.00), based upon cost levels prevailing on the date these covenants are recorded, it being the intention and purposes of this covenant to assure that all dwellings shall be of a quality of workmanship and materials substantially the same or better than that which can be produced on the date these covenants are recorded at the minimum cost stated herein for the minimum permitted dwelling size. The livable floor area of the main structure, exclusive of open porches and garages, shall not be less than FOURTEEN HUNDRED (1400) total livable square feet. No house shall have a roof with a pitch less than six/twelve (6/12) on the main roof structure.

21. Any construction commenced on any house as provided in this declaration shall be substantially completed, including without limitations, all painting, within 365 days from the date such construction commenced as evidenced by the issuance of the building permit. Violation of this restriction shall be enforced by the immediate imposition of a lien by Developer against the lot upon which such construction extended beyond said 365 days, at the rate of \$50 per day for each day such construction remains in violation of this restriction.

22. No building, inclusive of garage or carport, shall be located on any residential lot nearer than thirty (30) feet from the front lot line or nearer than ten (10) feet to any side lot line on

Interior lots. No building shall be located on any lot nearer than twenty-five (25) feet from the lot line. No building shall be located on any lot nearer than thirty (30) feet from the side street lot line. Eaves of buildings located within the set back lines provided in this paragraph may extend across said set back lines, but shall not extend across any lot lines.

23. Outbuildings when detached from the main building shall be set back of the rear line of the main building on said lot and shall not be located nearer than two (2) feet to the side lot line.

24. No satellite dish may be erected without written approval, as herein provided, from the Developer or Home Owners Association of said subdivision. Specifically the location must that it would not adversely affect the neighbors in a direct or indirect manner and be screened from view by fencing with cedar, fir, treated pine, cypress, redwood or brick, not less than six (6) feet in height. In no case shall any satellite dish exceeding 36" in diameter be allowed.

25. In the event any person shall own two or more adjacent building lots, and shall desire to construct a dwelling occupying a portion of both of said adjoining lots as a building site then the set back requirements set out in numbered paragraph 22, relative to any common interior lot lines of such lots, may be waived by Developer in writing. However, all other restrictions herein contained shall apply to the same extent as if said dwelling had been built on a single building lot.

26. THE DEVELOPER AND/OR HOMEOWNERS ASSOCIATION, AS PROVIDED HEREIN SHALL APPROVE THE PLOT PLAN AND THE PLANS AND SPECIFICATIONS FOR ALL STRUCTURES, INCLUSIVE OF HOUSES AND OUTBUILDINGS BUILT IN THE SUBDIVISION PRIOR TO ANY CONSTRUCTION.

27. No antennas, Citizens Band or otherwise that require towers or guide wires, shall be permitted on any lot in said subdivision at any time.

28. Mailboxes and their support posts shall be of the same design, material, and color for all lots. The developer shall establish the prototype for the mailbox unit which all builders and homeowners must follow. SEE EXHIBIT "A".

29. All easements for the installation and maintenance of utilities and drainage facilities are reserved as shown on the recorded plat of said subdivision, plus a 5' drainage easement along all lot lines.

30. All of the restrictions and covenants appearing herein as well as those appearing in a deed or other conveyance of any of said lots shall be construed together, but if any one of the same shall be held to be invalid by judgement or court decree, or for any other reason are not enforceable, all others shall not be affected or impaired thereby, and shall remain in full force and effect.

31. Violation of any of the covenants and restrictions contained herein are enforceable by any other person or persons owning any of said lots, and who may proceed at law or in equity against the person or persons violating or attempting to violate any of such covenants, either to prevent him or them from so doing, or to recover damages for such violation. All of the terms and provisions set forth and contained herein shall be specifically enforceable.

**SECTION TWO
HOMEOWNERS ASSOCIATION**

32. Any homeowners association shall not have authority nor any control over any vacant lots or improved lots owned by a homebuilder or the Developer until record title of said home has been transferred to a homeowner from said builder or the Developer.

33. There shall be created, as shown on the face of the plat of the subdivision, such open space (common area) tracts as the Developer shall create. Such open-space tracts as well as all open-space easements created or arising out of the subdivision development shall be for the benefit of all properties in the subdivision and shall be maintained by the association, as provided in this declaration.

At any time following the filing of the final subdivision map or plat for the subdivision, title to the mentioned open space located in the subdivision shall be conveyed to and accepted by the association at the discretion of the Developer.

Subsequent to subject transfer of title, all responsibility and liability of the open-space tracts, open-space easements, and/or any amenities located thereon shall become the responsibility and/or liability of the lot owners within the subdivision. All costs, including, but not limited to, maintenance expenses, insurance, and real property taxes, related to the above mentioned property shall be borne by the individual lot owners who have purchased from the developer, such lot owners to pay their pro rata share based on the ratio of their lots to the total number of lots that have been created by the filing of the final subdivision map.

34. By acceptance of the deed or other instrument of conveyance for his or her lot within the subdivision, each lot owner shall be deemed to covenant and agree to pay to the association annual assessments and special assessments for capital improvements as may be created and set by the association.

Each lot shall be entitled to one vote, except that any lot owned by Developer, shall be entitled to three votes.

35. Each owner, by purchasing any lot in the subdivision shall automatically become a member of the association and shall be bound by the terms and conditions of this declaration, the articles and bylaws of the association, and such rules and regulation as may be promulgated and adopted by the association under such articles and bylaws.

36. On transfer, conveyances, or sale by any owner of all of his or her interest in any subdivision lot, such owner's membership in the association shall thereon cease and terminate.

37. Except as provided in this declaration, the association shall be the sole judge of the qualifications of its membership and of the right to participate in and vote at its meetings.

38. The official address of the association is P O Box 986, City of Ridgeland, County of Madison, State of Mississippi, and shall remain so until changed by the association at which time the association shall notify each member thereof of the change in address.

39. Each lot owner or lot purchaser, on purchase of such lot, shall immediately notify the association of such owner's name and address.

40. By written consent of sixty percent (60%) of the votes related to each and all lots within the subdivision, the association may be given such additional powers as may be described by the association, or otherwise modify or amend this declaration in any manner.

41. Prior to the actual organization or incorporation of the association contemplated' by the terms of this declaration, developer shall have the right, at its option, to perform the duties and assume the obligations, levy and collect the assessments and charges; and otherwise exercise the powers herein conferred on the association in the same way and in the same manner as though all such powers and duties were herein given to developer directly; included in these rights is the right for the Developer to cause the homeowners association to be organized and/or duly chartered. Developer shall also have the right to modify, amend, repeal, or change any of the terms of declaration prior to the actual organization or incorporation of the association. ;

42. The association shall, at all times, observe all of the laws, regulations, ordinances and the like of the County of Madison, State of Mississippi, and of the United States of America, and if, at any time, any of the provisions of this declaration shall be found to be in conflict therewith, then such parts of this declaration as are in conflict with such laws, regulations, ordinances, and the like shall become null and void, but no other part of this declaration not in conflict therewith shall be affected thereby.

43. Subject to the limitations set forth in this declaration, association shall have the right to make such reasonable rules and regulations and to provide such means and to employ such agents as will enable it adequately and properly to carry out the provisions of this declaration.

44. This declaration may be terminated, and all of the real property now or hereafter affected may be released from all or any part of the terms and conditions of this declaration, by the votes related to ninety percent (90%) of the properties subject hereto at any time it is proposed to terminate this declaration, by executing and acknowledging an appropriate written agreement or agreements for that purpose, and filing the same with the office of the Chancery Clerk, County of Madison, State of Mississippi.

45. All of the provisions of this declaration shall be deemed to be covenants running with the land, and shall be binding on and inure to the benefit of the owners of the properties, their heirs, successors, and assigns, and all parties claiming by, through, or under them shall be taken to hold, agree, and covenant with such owners, their successors in title, and with each other, to conform to and observe all of the terms and conditions contained in this declaration.

46. Any lot owner, or the association, may maintain any legal proceedings to compel or enforce any of the terms and conditions of this declaration.

47. The initial members of the board of directors of the association shall include, but not be limited to, the Developer.

48. These covenants shall run with the land and shall be binding upon all parties and all persons claiming under them for a period of twenty-five (25) years from the date of this instrument, at which time the covenants shall be automatically extended thereafter for successive ten (10) year periods, unless sixty percent (60%) of the then owners of lots in Red Oak Plantation Subdivision, Part One shall, by written instrument filed and recorded in the office of Chancery Clerk of Madison County at Canton, Mississippi, at any time after the date of this instrument, agree that these covenants shall either be changed in whole or in part, or ninety percent (90%) of the then owners of lots in Red Oak Plantation Subdivision, Part One agree that the same be terminated and rendered null, void, and of no further effect. Notwithstanding anything to the contrary contained herein, Developer, and only Developer, may grant exceptions to the foregoing restrictions and covenants, in writing as it deems necessary and appropriate, in its sole discretion.

49. Notwithstanding anything to the contrary herein, these covenants shall not be amended whatsoever without the express written consent of the Developer, so long as Developer owns any lots in the subdivision.

50. Any waiver of breach, exception granted in writing by Developer, or failure to enforce any covenant or restriction contained herein shall not effect the validity or enforceability of said covenants and restrictions.

IN WITNESS WHEREOF, the Declarant, has executed the above and foregoing instrument of Protective Covenants, the 30th day of January A.D., 1997.

RED OAK PLANTATION, LLC

By: Hollis Shoemaker

STATE OF MISSISSIPPI COUNTY OF MADISON

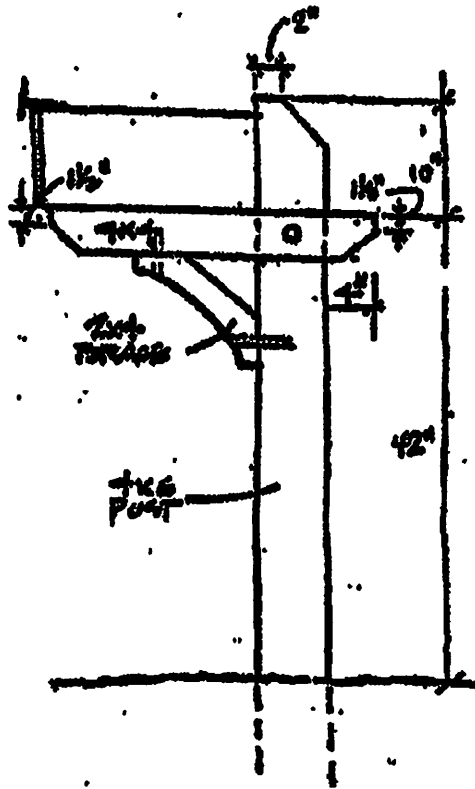
PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the said county and state, the within named Hollis Shoemaker who acknowledged that he is a member of Red Oak Plantation, LLC, a Mississippi Limited Liability Company, for and on behalf of the said limited liability company, as its act and deed as a member, he executed the above and foregoing instrument after first having been duly authorized by said company so to do.

GIVEN under my hand and official seal of office, this the 30th day of January 1997.

My Commission Expires: _____

Hollis Shoemaker
Notary Public

EXHIBIT "A"



STATE OF MISSISSIPPI, COUNTY OF MADISON:



I certify that the within instrument was filed for record in my office this 25 day of Feb., 1997 at 310 o'clock PM., and was duly recorded on the . FEB 25 1997 Book No. 1022 Page

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STEVE DUNCAN, CHANCERY CLERK BY: S. Cole D.C.

RED OAK PLANTATION

- SUBDIVISION PART ONE -
SITUATED IN THE NORTHWEST QUARTER OF SECTION 29
TOWNSHIP 8 NORTH - RANGE 2 EAST
MADISON COUNTY, MISSISSIPPI

OWNER'S CERTIFICATE OF OWNERSHIP AND DEDICATION
STATE OF MISSISSIPPI
COUNTY OF MADISON

I hereby certify that Red Oak Plantation, LLC is the owner of the property shown on the plat and described in the Certificate of Priority and that the plat is a true and correct copy of the original plat and that Red Oak Plantation, LLC, hereby adopts this plan of subdivision with its terms and conditions as stated, and that the plat is open to public use on the 25th day of January, 1998.

BY: RED OAK PLANTATION, LLC

[Signature]
Vice President
Red Oak Plantation, LLC

ACKNOWLEDGMENT OF SIGNATURES
STATE OF MISSISSIPPI
COUNTY OF MADISON

I, the undersigned Notary Public in and for the County of Madison, State of Mississippi, do hereby certify that the foregoing plat of subdivision was presented to me by the owner of the property and that the plat is a true and correct copy of the original plat and that the plat is open to public use on the 25th day of January, 1998.

WITNESSED my hand and seal on this 25th day of January, 1998.

[Signature]
Notary Public
Madison County, Mississippi

COUNTY ENGINEER'S APPROVAL
STATE OF MISSISSIPPI
COUNTY OF MADISON

I have examined this plat and find it conforms to all conditions set forth by the Board of Supervisors and the County of Madison and that the plat is a true and correct copy of the original plat and that the plat is open to public use on the 25th day of January, 1998.

WITNESSED my hand and seal on this 25th day of January, 1998.

[Signature]
County Engineer

COUNTY APPROVAL CERTIFICATE
STATE OF MISSISSIPPI
COUNTY OF MADISON

I hereby certify that this is a true and correct copy of the original plat and that the plat is open to public use on the 25th day of January, 1998.

WITNESSED my hand and seal on this 25th day of January, 1998.

[Signature]
President, Madison County Board of Supervisors

FILED FOR RECORD
STATE OF MISSISSIPPI
COUNTY OF MADISON

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Browning, Inc.

CONSULTING ENGINEER

1200 Highway 90
Jackson, Mississippi 39211
(601) 357-1200

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