

DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS
FOR
PATRICK FARMS
PHASE ONE, PART FOUR

KNOW ALL MEN BY THESE PRESENTS: that Patrick Farms Development, LLC, a Mississippi limited liability company, (hereinafter, the "Developer"), is the owner of real property located in Rankin County, Mississippi, more particularly described as follows:

Lots 27 through 46, inclusive, Phase One, Part Four, Patrick Farms as shown by a map or plat thereof, which has been filed with the Chancery Clerk of Rankin County, Mississippi, and is recorded in Cabinet C, Slide 129, of the plat records of said county reference to which map or plat of this description, the same being a part of Sections 26, Township 5 North, Range 2 East, Rankin County, Mississippi,

(hereinafter, the "Subdivision") does hereby publish and declare that the real property shown on this plat shall be held, conveyed, sold, leased, used, occupied and improved subject to the covenants, conditions and restrictions incorporated herein.

It is the intent of the Developer to develop this property as a residential subdivision to be known as PHASE ONE, PART FOUR of Patrick Farms. To provide for preservation of values and amenities associated with this development and for the maintenance of certain entrance areas located on dedicated public road right-of-ways, the Developer desires to subject all of said real property herein described to the covenants, conditions, restrictions, uses, limitations, obligations, easements, servitudes, charges, assessments and liens, hereinafter set forth and contained in this Declaration, each and all of which are for the benefit of the Developer and any person or other entity purchasing or otherwise acquiring an ownership interest therein, their respective heirs, legal representatives, successors, or assigns.

The covenants, conditions and restrictions contained in this Declaration (hereinafter the "Declaration") shall be deemed to run with and bind the land. The lots in this Subdivision are

identified as lots numbered Twenty-seven through Forty-six (27 - 46), inclusive, and all dimensions are shown in feet and inches on the final plat. All public streets and utility easements specifically shown or described on the plat are dedicated to the County of Rankin for their usual and intended purposes. The covenants, conditions and restrictions contained in this Declaration shall inure to the benefit of and be enforceable by Patrick Farms Development, LLC, its successors and assigns, and any person acquiring or owning an interest in said property.

ARTICLE I PROTECTIVE COVENANTS

SECTION 1. LAND USE AND BUILDING TYPE. All lots shown on the recorded plat of Phase One, Part Four, Patrick Farms shall be known, described and used as residential lots. No structure shall be erected, altered, placed or permitted to remain on any said lot herein designated in said Subdivision other than one single family residential unit constructed for the purpose of housing not to exceed one family, not exceeding two (2) stories in height along with customary outbuildings, such as garage, carport or storage building either separated with or in connection with the main dwelling.

SECTION 2. RESIDENTIAL PURPOSE. The term "residential purpose" shall generally be defined as single-family homes, and shall exclude any and all home occupations and commercial and professional uses, and among other things, groups quarters, beauty parlors, mechanics, auto or lawn mower repair shops, garage apartments, apartment houses, duplex and multifamily residences, profit and non-profit nursing homes, churches, schools and other similar private or charitable enterprises. Any and all such uses of this property are hereby expressly prohibited. However, this paragraph shall not prohibit use of a portion of a resident as a part-time professional office, provided that no signs advertising such use are posted on or about the

premises, no person other than members of the family residing on the premises shall be engaged in such occupation; there is no change in the outside appearance of the premises or other evidence of such home occupation; no equipment or process is used in such home occupation which creates noise, vibration, glare, fumes, odors, electrical interference detectable to the normal senses of the lot; no additional traffic is generated in the Subdivision because of such use and an annual permit for such use is obtained from the appropriate governing authority. No noxious or offensive trade or hobby activities, including automotive repair visible from the front street, shall be carried on upon any lot, nor shall anything be done which may be or become an annoyance or nuisance to other property owners within the Subdivision.

SECTION 3. TIMELY CONSTRUCTION. The exterior of all structures and grounds related thereto within the Subdivision must be substantially completed in accordance with the plans and specifications approved by the Developer, or its designee, the Architectural Control Board, within twelve months after construction of the same is commenced, except where such completion is impossible or is the result of matters beyond the control of the Developer or builder, such as strikes, casualty losses, national emergencies or acts of God.

SECTION 4. GARAGES OR CARPORTS. Each single-family structure shall be required to have a covered off street parking facility for not less than two automobiles. Any car storage area that is front loading from the street must be in the form of an enclosed garage. If the car storage area is located in the rear of the house, it may be a carport.

SECTION 5. PRIVACY FENCING. All privacy fencing materials and location must be approved by the Architectural Control Board. Fencing material must conform to height and design as specified by the Architectural Control Board.

A. Installation of chain-link, cyclone, or other wire fencing is not permitted. 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.

B. Developer, or its designee, reserves the right to remove or cause to be removed, at the Lot Owner's expense, any fence, hedge, wall or other structure which interferes with the visibility required for the safe flow of vehicular traffic.

C. An exception to the Subdivision standard privacy fencing will be the installation by Developer of any type of fencing it may choose, to enclose certain perimeters of the overall Subdivision or decorative fencing to enhance the visible appearance of the Subdivision.

SECTION 6. VISIBILITY OF MECHANICAL EQUIPMENT. No mechanical equipment, such as filter system or vacuum system for swimming pools, shall be located so as to be visible from the street and must be enclosed by treated wood fencing: except an air conditioning compressor, used in connection with the main living unit, may be located on the side of such dwelling provided that the unit is screened from the street view by shrubbery or by the Subdivision standard privacy fence. No air conditioning compressor may be located on the front of any structure facing the street.

SECTION 7. OUTBUILDINGS. Outside storage buildings are permitted and shall be located to the rear of the main living unit; however, there shall be no outside storage building placed on any lot unless the backyard is enclosed by privacy fencing. All outside storage building must be specifically approved by the Architectural Control Board.

SECTION 8. ANCILLARY STRUCTURES. All ancillary structures, including garages, storage buildings, gazebos, hothouses, pool or patio covers must be placed within the setback

lines established herein and must be approved by the Architectural Control Board. An

outbuilding or unattached garage on said property shall not be used as a permanent residence or living quarters.

SECTION 9. MAIL BOX REQUIREMENT. All mailboxes shall be standard design as approved by the Developer, or its designee. Said residential mailbox shall be installed prior to final inspection or close of any house constructed on a Lot.

SECTION 10. LANDSCAPING REQUIREMENT. There shall be a minimum of landscaping installed around each house to be constructed on said Lot. This minimum landscaping shall be determined by the Architectural Control Board.

SECTION 11. LOT APPEARANCE. Each Lot Owner shall maintain the appearance of his lot in high quality condition, and will provide and maintain landscaping on all easements and utility boxes located on his lot. The grass, flowers and shrubbery must be kept in orderly fashion. Each Lot Owner, so as to maintain the same in a neat and attractive manner, shall keep grass, weeds and vegetation on his Lot mowed at regular intervals. Trees, shrubs and plants that die shall be promptly removed from such Lot. This requirement applies to all Lots owned before and after a home is built upon the Lot. Should any owner refuse or neglect to comply with the terms of this paragraph, the Developer, or its designee, may, at its option and in its discretion, have dead trees removed from the property, mow and remove debris. The Owner of such Lot shall be immediately obligated to reimburse the Developer for the cost of such work, which cost shall be considered and constitute a lien upon the lot.

SECTION 12. EXTERIOR TV AND RADIO APPARATUS. No TV satellite dishes or similar apparatus may be installed on any Lot. No radio or TV antennas may be installed which

extend above the main structure's roofline. Any deviation from this restriction shall require approval from the Architectural Control Board. Excepted are satellite disks no larger than eighteen (18) inches in diameter.

SECTION 13. TEMPORARY STRUCTURES. No structures of a temporary character, trailer, tent, basement, shack, barn or other outbuilding shall be used on any Lot in the Subdivision at any time as a residence, either temporarily or permanently, nor shall any such structure be visible from the street.

SECTION 14. LOT SUBDIVISION. Lot dimensions and configurations are indicated on the recorded Subdivision plat.

A. No Lot platted in the Subdivision may hereafter be subdivided, EXCEPT by the Developer, who may extend or restrict lot lines as long as the number of platted lots remain the same. However, nothing in this paragraph shall prohibit the building of a residence on any Lot of said Subdivision as originally platted.

B. In the event an Owner of two or more contiguous lots desires to construct one living unit occupying a portion of both lots, then the covenants, conditions and restrictions contained herein shall apply as if the contiguous lots were one single lot.

SECTION 15. EASEMENTS. Easements for installation and maintenance of drainage, utilities facilities are reserved as shown on the recorded plat.

A. In addition, Developer reserves a five (5) foot easement for utility purposes on all lot lines.

B. Without written approval of the Architectural Control Board: (1) No privacy fencing shall intrude in such easement; and, (2) No trees shall be cut or removed from easements.

If an approved fence is placed upon an easement and it becomes necessary for the utility company, County of Rankin, or any other governing authority to enter that easement, all costs for removal and replacement of such fence shall be borne by the Lot Owner.

SECTION 16. ANIMALS. No animals, livestock, or poultry of any kind shall be raised, bred, or kept on any Lot, except for dogs, cats, or other household pets, provided that such are not kept, bred or maintained for commercial purpose. All pets must be kept on a leash and under the control of their owner when they are outside of the Lot and must not become a nuisance to other residents. All pets must be properly vaccinated and registered with appropriate public authorities. Any outside enclosures for dogs, cats, or other household pets shall be located behind the rear of the living unit, shall be screened from public view and shall be maintained in a safe and sanitary condition, in accordance with the general rules and regulations of any governing authority.

SECTION 17. VEHICLES & RECREATIONAL EQUIPMENT. Campers, camper trailers, recreational vehicles, boats and/or boat trailers, trailers, and trucks shall be stored within the confines of the carport or garage, or behind privacy fencing.

SECTION 18. SIGNAGE. No sign of any kind shall be displayed to the public view on any lot without consent of the Developer except one sign of not more than six (6) square feet advertising the property for sale or rent, or signs used by a building contractor to advertise the property during the construction and sales period. Said sign to be located within the confines of the Lot.

SECTION 19. GUNS, FIREARMS, WEAPONS. No guns, firearms or weapons of any kind, including, but not limited to handguns, rifles, shotguns, BB and pellet guns, pistols, bows

and arrows, sling-shots, or other weapons shall be allowed on any street or discharged anywhere within the confines of the Subdivision.

SECTION 20. NUIANCES. No noxious or offensive trade or activities shall be carried on upon any lot, nor shall anything be done thereon which may be or become an annoyance or nuisance to the neighborhood.

SECTION 21. DUMPING OF WASTE. No lot shall be used or maintained as a dumping ground for rubbish, trash, garbage or other waste.

SECTION 22. SANITATION. The use of privies, septic tanks, cesspools, or disposal plants for the disposal of sewer is prohibited. The use of outdoor toilets is prohibited, except during construction. All residences constructed in the Subdivision must be connected to the existing sewerage system, installed by the Developer.

SECTION 23. WATER SYSTEM. No individual water supply systems shall be permitted on any lot. All residences constructed in the Subdivision must be connected to the existing water system as installed by the Developer.

ARTICLE II BUILDING STRUCTURE LOCATION & REQUIREMENTS

SECTION 1. BUILDING LOCATION. No building, or extension or part thereof (excluding exterior air conditioning equipment), shall be erected on any residential lot in the Subdivision nearer than fifteen (15) feet from the front lot line; or nearer than ten (10) feet from the rear lot line; or nearer than five (5) feet from the side lot line of such lots, as shown on the recorded plat. On corner lots, the buildings set back line shall be the minimum front yard setback line of fifteen (15) feet from any existing or proposed right-of-way street or road as the dwelling

shall face the street and the side yard building setback line shall be one-half (1/2) of the minimum front yard setback line, or seven and one-half (7-1/2) feet. Driveways and sidewalks shall not be considered as an extension of the structure for purposes of the setbacks. Eaves of buildings located within the setback lines provided in this paragraph may extend across setback lines, but shall not extend across any other lot lines. The location of any building detached from the main structure shall be approved by the Architectural Control Board.

SECTION 2. DWELLING SIZE. No main residential structure shall be permitted on any lot in the Subdivision with a heated and cooled living area of less than one thousand four hundred (1,400) square feet, provided the Developer, or its designee, the Architectural Control Board, may approve up to a ten percent (10%) square foot minimum variance at its discretion. For the purpose of determining heated and cooled living area, porches (other than glass enclosed), garages, and storage areas, shall not be included in the determination of livable heated and cooled floor area of each residence.

SECTION 3. ENFORCEMENT OF SETBACK REQUIREMENT. Due to the natural terrain, lot configurations, and/or proximity of adjacent structures, the enforcement of the setback requirement in this Article II, may be impossible or inadvisable; therefore, the Architectural Control Board may approve and permit specific deviations to such setback requirements if determined by the Architectural Control Board to be beneficial to a specific home-site or to the adjacent home-sites or to the development.

ARTICLE III RELATIONSHIP TO PATRICK FARMS GOLF COURSE

SECTION 1. SPECIAL RESTRICTIONS AFFECTING GOLF COURSE LOTS.

Although Patrick Farms Golf Course is not a part of this Subdivision; is not owned by Developer;

and, owners of Lots in this Subdivision have no rights in the Golf Course by virtue of lot ownership, it is nonetheless desirable to preserve the Golf Course and promote its use and maintenance so that the appearance of the Golf Course will remain attractive and an enhancement to the beauty and desirability of the Subdivision. There are hereby created special restrictions covenants, and rights hereinafter described and defined upon a portion of each Lot adjacent to the Golf Course, which restrictions and rights shall be appurtenant to and shall run with and bind the land adjacent to the Golf Course and shall inure to the benefit of and be enforceable by the Developer for the benefit of the Golf Course owner, its successors or assigns for as long as the Golf Course is operated and maintained in a manner which preserves the values of the subdivision.

SECTION 2. WALLS AND FENCES. Any portion of the Lot abutting Golf Course must be properly fenced prior to occupying residence, fence specifications and details shall be specified by Architectural Control Board.

SECTION 3. DISTRACTIONS PROHIBITED. Owners of Lots contiguous to the Golf Course, as well as their families, tenants, guests, invitees and pets, shall be subject to the Golf Course Restriction; and, said Lot owner shall be obligated to refrain from any actions which would distract from the playing qualities of the Golf Course or the development of an attractive overall landscaping plan for the entire golf course area, including the Owner's Lot. Prohibited actions shall include, but are not limited to, such activities as an otherwise permitted burning on a lot when the smoke would cross the golf course area; any activity creating excessive noise; the maintenance of dogs or other pets on a Lot under conditions which would interfere with golf course play due to their loud barking; running on fairways, picking up balls, or other similar interference with play.

A. Developer shall not be responsible or held liable for any claim or damages of whatever nature which may in any way arise or accrue from the use and operation of property adjacent or contiguous to the Golf Course.

B. Before commencement of construction and/or grading on any Lot adjoining the Golf Course a silt fence shall be installed to prevent any siltation or drainage from construction site on to Golf Course.

C. No construction workers or materials will be allowed on any part of the Golf Course. Builders shall be liable for the removal of any trash, construction materials or debris placed or blown on the Golf Course from the Lot construction site.

SECTION 4. LANDSCAPING. The Owner of each Lot adjacent to the Golf Course shall landscape and maintain all that part of his Lot which is visible from the Golf Course in an attractive, well kept manner consistent with the overall landscaping plan for the entire Golf Course area. All Lot Owners abutting Golf Course must sod rear of lot up to a distance of twenty (20) feet from the rear lot line prior to occupancy. No unusual landscaping or structure shall be allowed which would unreasonably interfere with the use or maintenance of the Golf Course.

ARTICLE IV MANAGEMENT COMPANY

For the purpose of preserving, landscaping and maintaining the various entrances and other landscaped areas with The Subdivision there is imposed upon each Lot within the Subdivision a fixed maintenance fee assessment. The fee shall be paid to a management company (hereinafter the "Management Company") to be designated by the Developer as set forth below.

SECTION 1. CREATION OF THE LIEN. The Developer hereby covenants and each Owner of any Lot, by acceptance of a deed thereof, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Management Company, its successors or assigns a Quarterly Fixed Fee Maintenance Assessment (hereinafter, "Maintenance Assessment").

The Maintenance Assessment, together with interest thereon, late charges and costs of collection and reasonable attorney's fees, shall be a charge upon the Lot and shall be a continuing lien upon the property against which such assessment is made. The Maintenance Assessment, together with interest, costs and reasonable attorney's fees, shall also be the personal obligation of the Lot Owner at the time when the Maintenance Assessment fell due. The personal obligation for delinquent Maintenance Assessment shall not pass to Owner's successor in title unless expressly assumed by the successor in title with the written consent and approval of the Management Company. No Lot Owner may waive or otherwise escape liability for the Maintenance Assessment provided for herein by abandonment of his Lot.

SECTION 2. PURPOSE OF MAINTENANCE ASSESSMENT. The assessment levied by the Management Company shall be used to defray the operating costs of the Management Company and to provide for maintenance, replanting of landscaping, improvements thereto of Subdivision Entrances and other Landscaped areas within the development.

SECTION 3. DATE OF COMMENCEMENT AND AMOUNT OF QUARTERLY MAINTENANCE ASSESSMENT. The Maintenance Assessment provided herein shall commence six months from the first day of the month immediately following the date of conveyance of such Lot by the Developer to the initial Lot Purchaser, whether it be an individual or home builder; or, upon date of conveyance of the completed residence to a home purchaser, which ever occurs first. The Maintenance Assessment shall be

adjusted according to the number of months remaining in the Quarter. The beginning month of each Quarter within the year shall be: January 1, April 1, July 1 and October 1. Thereafter, the Maintenance Assessment will be due on the first day of each succeeding Quarter thereafter. The Maintenance Assessment is fixed at Fifteen Dollars (\$15) per month per Lot, or Forty-five Dollars per Quarter. The annual Maintenance Assessment may be reduced at the discretion of the Management Company.

SECTION 4. EFFECT OF NONPAYMENT OF ASSESSMENT: REMEDIES OF THE

MANAGEMENT COMPANY. Any Maintenance Assessment not paid within thirty (30) days after the due date shall be considered delinquent and shall be subject to a late fee to be determined by the Management Company and also shall bear interest from the due date at a rate to be determined by said Management Company for each assessment period not to exceed the maximum rate which may be charged under applicable State and Federal laws. The Management Company may bring an action at law against the Lot Owner personally obligated to pay the same, or may foreclose the lien against the property. No Lot Owner may waive or otherwise escape liability for the Maintenance assessment provided for herein by abandonment of his Lot. Each Owner, by his acceptance of a conveyance of a Lot, hereby expressly vest in the Management Company, its successors or assigns or agents, the right and power to bring all actions against such Lot Owner personally for the collection of such charges as a debt and to enforce the aforesaid lien by all methods available, including judicial and non-judicial foreclosure by an action brought in the name of the Management Company in a like manner as a mortgage or deed of trust lien on real property, and such Lot Owner hereby expressly grants to the Management Company power of sale in connection with said lien. The lien provided for in this

Section shall be in favor of the Management Company and shall be for its benefit.

SECTION 5. SUBORDINATION OF THE LIEN TO MORTGAGES. The lien of the Maintenance Assessment provided for herein shall be subordinate to the lien of any first mortgage.

Sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in lieu thereof shall extinguish the lien of such Maintenance Assessment as to payments which become due prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof. The Owner of a Lot may create a second mortgage on the condition that any such second mortgage shall always be subordinate to all of the terms, conditions, covenants, restrictions, uses, limitations, obligations, liens for Maintenance Assessments and other payments created by this Declaration.

SECTION 6. LIMITATION OF LIABILITY. Neither the Management Company, nor the Developer shall be liable for any failure of any services to be obtained by the Management Company or paid for out of its maintenance fund, or for injury or damage to person or property caused by the elements or resulting from water which may leak or flow from any portion of the Entrances or Landscaped areas or from any wire, pipe, drain, conduit or other apparatus installed therein. Neither the Management Company or the Developer shall be liable to any Lot Owner or guest for loss or damage resulting in the Entrances or Landscaped areas. No diminution of Maintenance Assessments shall be claimed or allowed for inconvenience or discomfort arising from the making of repairs or improvements to the Entrances or Landscaped areas or from any action taken by the Management Company or Developer to comply with any law or ordinance or with the order or direction of any state, county or municipal governing authority.

ARTICLE V
ARCHITECTURAL CONTROL BOARD.

No building, fence, wall or other structure shall be commenced, erected or maintained with the Subdivision, nor shall any exterior addition to or change or alteration therein be made to any structure until the plans and specifications showing the nature, kind, shape, height, materials and location of same shall have been submitted to and approved in writing as to the harmony of external design and location in relation to surrounding structures and topography to the Developer, its successors, designees, or assigns.

SECTION 1. CREATION OF ARCHITECTURAL CONTROL BOARD. The Developer, its designee, successors, or assigns, shall designate representatives and select members for an Architectural Control Board to act on its behalf.

SECTION 2. RULES AND REGULATIONS. The Architectural Control Board may publish and/or file for record such statements of policy, standards, guidelines and establish such criteria relating to architectural styles or details, colors, size or set-backs, materials or other matters relating to architectural control, protection of the environment, including the use and application of fertilizers, pesticides and other chemicals, and the preservation of such aesthetic values and characteristics and amenities, as may be considered necessary and appropriate. No such rules, regulations, statements or criteria shall be construed as a waiver of any of these provisions, or any other provision or requirement.

SECTION 3. SUBMISSION OF PLANS & SPECIFICATIONS. The plans and specifications for any structure to be constructed on a Subdivision lot must be submitted to the Developer, or its designated representative, or assigns for approval prior to commencement of construction.

A. Plans and specifications shall include, but not be limited to, a plat of the location of the structure on the lot, the floor plans and elevation of the structure, specification building materials list including roofing, brick, siding, and exterior color selection.

B. The Architectural Control Board will approve or disapprove said plans and specifications including exterior material and color selections. It is the intent of the Developer to preserve an overall harmonious, pleasing appearance of the Subdivision through architectural control of exterior color and material selections, structure design and elevation. Such approval will not be unreasonably withheld.

C. If any Lot Owner desires to alter, deviate, change exterior appearance, enclose or incorporate additions of any type, including but not limited to, the addition of a carport or garage which deviate from the original plans and specifications as filed with the Developer, its designee, or the Architectural Control Board, the Owner must submit revised plans and specifications indicating location, material, color selection, design and location plat to the Architectural Control Board for approval prior to commencement of construction of such alteration, change, deviation, exterior change, enclosure or addition. This requirement shall also apply to exterior color changes. It is the Developer's intent to maintain an attractive, harmonious appearance to said Subdivision.

SECTION 4. FAILURE TO ACT. In the event the Architectural Control Board fails to approve or disapprove such design and location within thirty (30) days after said plans and specifications have been submitted to it, or in any event, if no suit to enjoin the construction has been commenced prior to the completion thereof, approval will not be required and this Article will be deemed to have been fully complied with.

SECTION 5. APPEAL OF DÉCISION. An applicant may appeal an adverse Architectural Control Board decision to the Developer, who may reverse or modify such decision.

SECTION 6. EXPENSES. Any person or entity submitting Plans shall be responsible for the payment of reasonable charges established by the Architectural Control Board for review of the Plans, specifications, modifications or changes to Plans, but no charges shall be imposed on any governmental authority using any portion of the Property. The Architectural Control Board may retain one copy of the Plans as approved or disapproved for its permanent records and shall return to the Applicant one copy of the Plans, marked or stamped with such approval.

SECTION 7. DISCLAIMER. The Architectural Control Board, each member of the Board, and, if applicable, The Developer, shall not be liable to any Lot Owner or to any other person on account of any claim, liability or expense suffered, incurred or paid by or threatened against such Lot Owner or other person arising or resulting from or in any way relating to the subject matter of the Review Process, any reviews, acceptances, inspections, permissions, consents or required approvals which must be obtained from the Architectural Control Board or public authorities, whether given, granted or withheld. No approval of home construction Plans or other improvements and no publication of architectural standards or bulletins shall be construed either to represent, guarantee or imply that such Plans or architectural standards will result in a properly designed dwelling or other improvement, or to represent, guarantee or imply that any dwelling or other structure or improvement will be built or constructed in a good, workmanlike manner. Approval of any particular Plans shall not be construed as a waiver of the right of the Architectural Control Board to disapprove all or any portion of the Plans, if such Plans are subsequently submitted for use in any other instance.

SECTION 8. LIMITATIONS. Construction in accordance with approved Plans shall be commenced within six (6) months after approval of Plans, whether by affirmative action or by forbearance from action, and shall be substantially completed either within twelve (12) months after construction commences, or within such other period as the Architectural Control Board shall specify in the approval of the Plans. If construction is not commenced or is not completed as required, approval of the Plans shall be conclusively deemed to have lapsed and compliance with these provisions shall be required again.

SECTION 9. NON-COMPLIANCE. After receiving Plan approval, if a Lot Owner and/or Builder fails to comply with the approved plans or with any architectural design policies, standards or guidelines, the Architectural Control Board shall have the right to cause said Lot Owner and/or Builder to cease construction and to remove or replace any "non-complying" item or material so that the structure, or improvement, and materials related therewith shall thereafter be in compliance with the architectural design guidelines.

ARTICLE VI GENERAL PROVISIONS

SECTION 1. SEVERABILITY. All of the restrictions and covenants appearing herein as well as those appearing in a deed or other conveyance of any Lot to which they apply shall be construed together; but, if any one of the same shall be held to be invalid by judgment of court decree or for any reason is not enforced or enforceable, none of the other restrictions or covenants shall be affected or impaired thereby, but shall remain in full force and effect.

SECTION 2. ENFORCEMENT. If any Owner of any lot, or his heirs, devisees, assigns, or successors violate or attempt to violate any of the covenants herein, any other person or persons

Office of the Chancery Clerk of Rankin County, Mississippi. Unless a later date shall be specified in any such amending instrument, any amendment hereto shall be effective on the date of recording of the amending instrument.

EXECUTED this 5th day of October, 1998.

PATRICK FARMS DEVELOPMENT, LLC

[Handwritten Signature]

Larry L. Johnson, Manager

STATE OF MISSISSIPPI

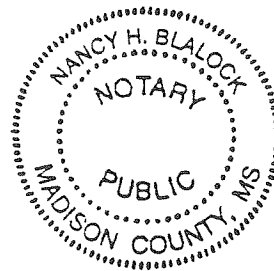
COUNTY OF RANKIN

Personally appeared before me, the undersigned authority in and for said county and state, within my jurisdiction, on this the 5th day of October, 1998, the within named Larry L. Johnson, who acknowledged that he is Manager of Patrick Farms Development, LLC, a Mississippi limited liability company, and that for and on behalf of the said corporation and as its act and deed, he executed the above and foregoing instrument, after first having been duly authorized so to do.

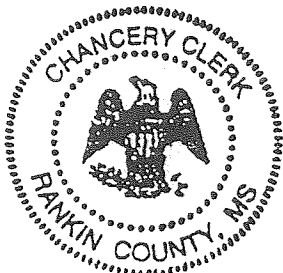
Nancy H. Blalock

Notary Public

Notary Public State of Mississippi At Large
My Commission Expires: December 2, 2000
BONDED THRU HEIDEN-MARCHETTI, INC.



This instrument was prepared by: Patrick Farms Development, LLC, P. O. Box 12004, Jackson, Mississippi 39236-2004, telephone (601) 932-2121.



98 10-7 AM 11:30
RANKIN COUNTY MS THIS INSTRUMENT WAS FILED FOR RECORD IN B 850 P 560
MURPHY ADKINS, CHY. CLK.
BY *[Signature]* D.C.