This instrument prepared by John C. Knowles, Attorney at Law, 2 West Bockman Way, Sparta, Tennessee 38583.

RESTRICTIVE COVENANTS FOR RIVER OAKS

WHEREAS, the undersigned as owners of real estate located in Van Buren County, Tennessee to be known as RIVER OAKS and more fully described in Exhibit "A" attached hereto desire and intend to sell the property described and to impose on it mutual, beneficial restrictive covenants under a general plan or scheme of improvement for the benefit of all the lands in the tract and the future owners of those lands;

NOW, THEREFORE, the owners hereby declare that all of the property described in Exhibit "A" hereof is held and shall be held, conveyed, hypothecated or encumbered, leased, rented, used, occupied, or improved subject to the following restrictions, limitations, conditions, easements and covenants all of which are declared and agreed to be in furtherance of a plan for the subdivision, improvement and sale of lands and are established and agreed upon for the purpose of enhancing and protecting the value, desirability and attractiveness of the land and every part thereof. All of the limitations, restrictions, conditions, easements and covenants shall run with the land and shall be binding on all parties having or acquiring any right, title or interest in the described lands or any part thereof and shall bind all present and future grantors and grantees of said property, their heirs, personal representatives, successors, assigns and any and all other persons or entities hereinafter having or acquiring any interest of any nature in or to the subject property.

- Any commercial or business use of the subject property is expressly prohibited. The subject property shall be used for residential uses only.
 These residential structures shall be custom built. Mobile homes, house trailers, modular housing, prefabricated housing or other manufactured type living structures are expressly prohibited.
- 2. The minimum floor space of the main residential building exclusive of open porches, carports, garages or out buildings shall not be less than twelve hundred (1200) square feet. In the case of a multi-story residence, the

ground floor shall not have less than one thousand (1000) square feet of living space.

- 3. No structure shall be placed or erected nearer than fifty (50) feet from the edge of the street on which it faces and likewise it shall not be nearer than ten (10) feet from the side boundary line of the lot on which it is erected.
- 4. No noxious or offensive activity shall be conducted upon any property subject hereto nor shall anything be done thereon which may be or become annoyance to the neighborhood or the residents therein. No unlawful conduct or operations shall be conducted nor permitted upon any of the property covered hereunder.
- 5. No structure of a temporary character such as trailer, basement, tent, shack, barn or other out buildings shall be used at anytime as a residence or for human habitation.
- 6. The dumping, burning, storage or collection of garbage, debris, rubbish, trash, refuse, leaves, liter, waste, scrap lumber or building materials, junk vehicles, automotive parts, used tires and any and all other unsightly collections or discarded items are expressly prohibited.
- 7. No livestock, such as cattle, sheep, goats, pigs, mules, horses, poultry, or other farm animals shall be kept on the property. Property owners may have pets such as dogs or cats but no commercial boarding or breeding of animals shall be permitted. Cat or dog kennels for more than three (3) total pets are expressly prohibited.
- 8. Each property owner shall be responsible for maintaining and otherwise mowing the grass on the area between the front property lines and the side property lines and to the edge of the public streets on a regular a basis. Property owners shall also be responsible to keep their property in a neat, clean and sanitary condition.
- 9. No sign of any kind, shape or size shall be displayed to the public view upon or from the subject property or on improvements thereon. However, one sign denoting an offering of the subject property for sale may be placed upon the property, provided that the sign does not exceed a four square foot area.

STATE OF TENNESSEE COUNTY OF WHITE	9
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Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named KYLE RICE and DONALD RICE, with both of whom I am personally acquainted, and each of whom acknowledge the execution of the foregoing instrument for the purposes therein contained.

Witness my hand and official seal of office at Sparta, Tennessee, on this the 26th day of 1995.

My commission expires: 1-25-95

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