



*James Thomas*  
*1500 9th Main St*

Return:  
William E. Andrews III  
P.O. Box 130  
Purvis 39475

RECORDED  
SEP 15 1987  
S.W.

79428  
STATE OF MISSISSIPPI  
COUNTY OF FORREST  
87-11-2 71346  
J. E. Andrews  
COUNTY CLERK

29.00  
P.E.

STATE OF MISSISSIPPI  
COUNTY OF FORREST

DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS  
FOR  
TRAILWOOD

THIS DECLARATION is made this 2nd day of October, 1987, by FIVE "R" DEVELOPMENT CORPORATION, a Mississippi corporation (hereinafter referred to as "Declarant"):

WITNESSETH:

WHEREAS, Declarant is the owner of certain real property situated in Forrest County, Mississippi, more particularly described on Exhibit "A" attached hereto, and desires to create and develop thereon a residential community with designated common areas and with common facilities, for the benefit of the community; hereinafter referred to as the "Property"; and

WHEREAS, Declarant desires to provide for the preservation of the values in said community and for the maintenance of certain areas as may be designated by the Owners and, to this end, desires to subject the Property to the covenants, conditions, restrictions, easements, charges and liens hereinafter set forth, each and all of which is and are for the benefit of said Property and each Owner thereof; and

WHEREAS, the primary purposes of these covenants and the foremost consideration in the origin of same has been the creation of a residential community which is aesthetically pleasing and functionally convenient. Declarant has deemed it desirable for the efficient preservation of the values in said community, to provide for an agency to which would be delegated and assigned the powers of administering and enforcing the covenants and restrictions and collecting and disbursing the assessments and charges hereinafter created; and

NOW, THEREFORE, Declarant declares that the Property is and shall be held, transferred, sold, conveyed and occupied subject to the covenants, conditions, restrictions, easements, charges and liens (sometimes referred to as "Covenants and Restrictions") hereinafter set forth.

ARTICLE I.  
DEFINITIONS

The following words when used in this Declaration or any Supplemental Declaration (unless the context shall otherwise prohibit) shall have the following meanings:

(a) "Assessment" shall mean a lot owner's share of the common expenses from time to time assessed such lot owner by the Association. Assessment or Assessments refer to annual, replacement or special assessment or any combination thereof.

23

(b) "Association" shall mean and refer to The Trailwood Owners Association, Inc., a non-profit corporation, incorporated under the laws of the State of Mississippi for the purpose of effecting the intents and objectives herein set forth, its successors and assigns.

(c) "Board of Directors" or the "Board" shall mean and refer to the Board of Directors of the Association.

(d) "Bylaws" shall mean the bylaws of the Association as they exist from time to time.

(e) "Common Area" shall mean all real property (including the improvements thereon) owned by the Association for the common use and enjoyment of the Owners. The Common Area to be owned by the Association at the time of the conveyance of the first lot shall be all of the Property less and except all platted and numbered lots and streets as shown on the subdivision plat of Trailwood, Part 1, on file and of record in the office of the Chancery Clerk of Forrest County, Mississippi.

(f) "Common Facilities" shall mean all buildings and improvements constructed on any portion of the Common Area.

(g) "Declarant" shall mean and refer to FIVE "R" DEVELOPMENT CORPORATION, its successors and assigns.

(h) "Declaration" shall mean this instrument as it is from time to time amended;

(i) "Dwelling" shall mean a residential dwelling house.

(j) "Green space" shall mean certain portions of Common Area which are designated to be maintained in its natural condition so that the natural, scenic and recreational resources, soils, wetlands, wildlife, game and migratory birds currently in evidence at Trailwood be maintained and enhanced. Such areas are designated as such on the recorded plat.

(k) "Invitees" shall mean an owner's tenants, guests, patrons, employees or other guests or invitees.

(l) "Lot" shall mean and refer to any plot or tract of land shown upon the recorded subdivision map or plat of the Property, exclusive of the Common Area, which is designated as a lot therein and which is or will be improved with a residential dwelling.

(m) "Member" shall mean and refer to each Owner as provided herein in Article III.

(n) "Mortgagee" shall mean a bank, savings and loan association, insurance company, mortgage company, real estate investment trust, recognized institutional type lender or its loan correspondent, agency of the United States government, Federal National Mortgage Association, Home Loan Mortgage Corporation or individuals, which owns or which is the holder of a Recorded First Mortgage.

(o) "Owner" or "Property Owner" shall mean and refer to the record owner, whether one or more persons or entities, of a fee or undivided fee interest in any Lot which is part of the Properties, including contract sellers, but excluding those persons or entities who hold an interest merely as security for the performance of an obligation.

BOOK 589 PAGE 020

(p) "Person" shall mean an individual, firm, corporation, partnership, association, trust or other legal entity or any combination thereof, including Declarant.

(q) "Property" or "Properties" shall mean and refer to the real property now or hereafter made subject to this Declaration.

(r) "Recorded First Mortgage" shall be deemed to mean a mortgage or deed of trust, properly recorded in the office of the Chancery Clerk of the Forrest County, Mississippi or other public office designated by the statutes and laws of the State of Mississippi for the recording of mortgages in Forrest County, Mississippi, the lien of which is prior, paramount, and superior to the lien of all other mortgages and deeds of trust.

## ARTICLE II. PROPERTY RIGHTS

Section 1. Owners' Easements of Enjoyment. Every Owner shall have a right and easement of enjoyment in and to the Common Area which shall be appurtenant to and shall pass with the title to every Lot, subject to the following provisions:

(a) The right of the Association, acting by and through its Board of Directors, to levy reasonable admission and other fees for the use of any community facilities (excluding streets, roads and parking areas which have been accepted by Forrest County, Mississippi for maintenance) situated upon the Property by the Members and their families, tenants and guests; provided, however, that any such fees shall be charged on a uniform basis for each Member; and

(b) the right of the Association to suspend any Member's voting rights and any Member's rights to use the Common Areas and community facilities (except rights to use streets, roadways and parking areas, which latter rights shall not be subject to suspension for any reason) for any period during which any assessment remains unpaid and for any period not exceeding sixty (60) days for any infraction of any of the published rules and regulations of the Association; and

(c) the right of the Association to dedicate or transfer all or any part of the Common Area to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the Members. No such dedication or transfer shall be effective unless two-thirds (2/3rds) of each class of the then Members of the Association consent to such dedication, transfer, purpose and conditions, at a special meeting of the Members duly called for such purpose or an instrument agreeing to such dedication or transfer signed by two-thirds (2/3rds) of each class of Members has been recorded.

(d) the right of the Association, in accordance with its Charter of Incorporation and By-Laws, to borrow money for the purpose of improving the Common Areas and community facilities in a manner designed to promote the enjoyment and welfare of the Members, and in aid thereof to mortgage any of the Common Areas and community facilities, provided, however, that no such borrowing shall be done and no such mortgage shall be executed

unless and until same has been approved by the vote of at least two thirds (2/3rds) of each Class; and

(e) the right of the Association to take such steps as are reasonably necessary to protect the Property of the Association against mortgage default and foreclosure; provided, however, that any such steps are in conformity with the other provisions of this Declaration; and

(f) the right of the Association to adopt reasonable rules respecting use of the Common Areas and community facilities to reasonably limit the number of guests of Members who may use any facilities on the Property; and

(g) the right of the Association, acting by and through its Board of Directors, to grant licenses, rights-of-way and easements for access or for the construction, reconstruction, maintenance and repair of any utility lines or appurtenances, whether public or private, to any municipal agency, public utility, the Developers or any other person, provided, however, that no such licenses, rights-of-way or easements shall be unreasonably and permanently inconsistent with the rights of the Members to the use and enjoyment of the Common Areas and community facilities; and

(h) the right of the Association, acting by and through its Board of Directors, to open the Common Areas and community facilities, or any portions thereof, to a wider group of persons, all for such purposes and on such bases as the Board of Directors may from time to time consider appropriate; and

(i) the rights of the Owners of Lots to perpetual easements over and upon any of the Common Areas and community facilities for such portions of their dwellings that may overhang or otherwise encroach upon any of the Common Areas or community facilities, for support, for the purpose of necessary repairs and maintenance, for maintenance of reasonable appurtenances to the dwellings, and for reasonable ingress and egress to and from any dwelling through and over the Common Areas and community facilities; and

(j) the right of each Member to use the streets, roadways, and vehicular parking areas situated upon the Common Areas and community facilities; provided, however, that each Member shall comply in all respects with all supplementary rules and regulations which are not inconsistent with the provisions of this Declaration and which the Board of Directors of the Association may from time to time adopt and promulgate with respect to parking and traffic control upon the Common Areas and community facilities.

(k) the right to dedicate or grant to Forrest County or such other governmental authority having jurisdiction over the Property, the streets and right-of-ways as shown on the recorded plat of Trailwood and all additions thereto as annexed pursuant to the provisions of this Declaration. In the event that said streets and right-of-ways have not been dedicated to Forrest County or the governmental authority having jurisdiction over the Property the Association shall have the right to dedicate said streets and right-of-ways to such governmental authority at such

BOOK 589 PAGE 022

time that such authority will accept the dedication thereof and agree to maintain the streets and right-of-ways as public streets.

Section 2. Rights Not Subject to Suspension. Notwithstanding anything in this Declaration to the contrary, the Association shall have no authority to suspend, either temporarily or permanently, any of the rights specified in sub-paragraphs (i) and (j) of Section 1 of this Article II for any reason whatsoever.

Section 3. Delegation of Use. Any Owner may delegate, in accordance with the By-Laws, his right of enjoyment to the Common Area and facilities to the members of his family who reside permanently with him, his tenants, or contract purchasers who reside on the Property and guests, all subject to such reasonable rules and regulations as the Board of Directors of the Association may adopt and uniformly apply and enforce.

Section 4. Limited Common Area. A strip of land ten feet (10') in width adjacent to the lake will be designated as Limited Common Area, and the Owners of Lots adjacent to the lake shall have exclusive use of that portion of the Limited Common Area adjacent to each Owners' respective Lot subject, however, to an easement to other Owners, guests and invitees for pedestrian traffic only.

### ARTICLE III

#### MEMBERSHIP AND VOTING RIGHTS IN THE ASSOCIATION

Section 1. Membership. The Members of the Association shall be and consist of each and all of the following, to-wit:

(a) Every person who is, or who hereafter becomes, an Owner of record of the fee title to a Lot. The expression "owner of record of the fee title to a Lot" shall include a contract seller of any such Lot, but shall not include any person who owns such title solely as security for the performance of an obligation or payment of a debt.

(b) The Association shall have two classes of voting membership:

Class A. Class A Members shall be all Members with the exception of Declarant. Class A Members shall be entitled to one vote for each Lot owned. When more than one person or entity holds an interest or interests in any Lot, all such persons or entities shall be Members, and the vote for such Lot shall be exercised as they, among themselves, determine, but in no event shall more than one vote be cast with respect to any such Lot.

Class B. The Class B Member(s) shall be the Declarant. The Class B Member(s) shall be entitled to three (3) votes for each Lot owned except as restricted under Section 2 hereof. When the total votes outstanding in the Class A membership equal the votes outstanding in the Class B membership, then the Class B membership shall cease and be converted into Class A membership. Notwithstanding the foregoing, five years from the date of the conveyance of a Lot to a Purchaser, all Class B memberships shall cease and be converted into Class A memberships.

Section 2. Voting Rights. Each Member shall have one vote in the election of each officer of the Association. For all

other purposes, the voting rights of the Members shall be by class of membership, and shall be as follows, to-wit:

(a) Class A Members. Each person, other than persons herein defined as "Declarant", who is or who hereafter becomes the Owner of a Lot shall be a Class A Member of the Association. Class A Members shall be entitled to one vote for each Lot owned.

(b) Class B Members. Each of the persons herein defined as "Declarant," and the nominee or nominees, if any, of each such person, shall be Class B Members of the Association. Class B Members shall be entitled to three votes for each Lot owned.

Section 3. Memberships Appurtenant to Real Property. In every case, the membership of both Class A and Class B Members shall be appurtenant to the ownership of a Lot. A membership shall not be held, assigned, transferred, pledged, hypothecated, encumbered, conveyed or alienated in any manner except in conjunction with and as an appurtenance to the ownership, assignment, transfer, pledge, hypothecation, encumbrance, conveyance, or alienation of the Lot to which the membership is appurtenant.

Section 4. Termination and Reinstatement of Class B Members. If on any one or more occasions all Class B memberships should terminate, and if after any such termination any one or more of the Declarants, by annexation to the Property in accordance with the Declaration, should add additional property to the property heretofore subject to the Declaration, then on each such occasion the status of the Declarants as Class B Members shall be fully reinstated, and following each such occasion the Declarant, or the nominee or nominees, if any, of the Declarant, shall continue to be Class B Members until such time as the total votes outstanding of Class A and Class B Members resulting from the newly added property has been equalized. At such time, the Class B membership resulting from such addition shall cease and be converted to Class A memberships. Following each such reinstatement of the Class B memberships, and for so long thereafter as the Class B memberships shall continue to exist, the Declarants, and the nominee or nominees, if any, of the Declarants, shall have all rights and powers of Class B membership, as herein prescribed.

Section 5. Other Voting Provisions. If the fee title to a particular Lot is owned of record by more than one person or entity, then the vote appurtenant to such Lot may be exercised by any one of the fee Owners thereof, unless the other Owner or Owners of such fee title shall object prior to the completion of voting upon the particular matter under consideration. In the case of any such objection, the vote appurtenant to said Lot shall not be counted.

#### ARTICLE IV

##### COVENANTS FOR ASSESSMENTS

Section 1. Creation of the Lien and Personal Obligation of Assessments. Declarant, for each Lot owned by him within the Properties, hereby covenants and agrees, and each purchaser of any Lot by acceptance of a deed therefor, whether or not it shall

Section 3. Maximum Annual Assessment. Until January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment shall be three hundred dollars (\$ 300.00 ) per Lot.

(a) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment may be increased each year not more than five percent (5%) above the maximum assessment for the previous year without a vote of the membership.

(b) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment may be increased above five percent (5%) by a vote of two-thirds (2/3rds) of each class of Members who are voting in person or by proxy, at a meeting duly called for this purpose.

(c) The Board of Directors may fix the annual assessment at an amount not in excess of the maximum.

Section 4. Special Assessments.

(a) Special Assessments for Capital Improvements.

In addition to the annual assessments authorized above, the Association may levy, in any assessment year, a special assessment applicable to that year only for the purpose of defraying in whole or in part, the cost of any construction, reconstruction, repair or replacement of capital improvements upon the Common Area, including fixtures and personal property related thereto, provided that any such assessment shall have the assent of two-thirds (2/3rds) of the votes of each class of Members who are voting in person or by proxy at a meeting duly called for this purpose.

(b) Special Assessments for Work Performed by Declarant or the Association. The Association is hereby authorized to assess any Lot for the cost of all work or activity performed on any such Lot pursuant to Article IX, Section 4 or Article XI, Section 15.

Section 5. Notice and Quorum for Any Action Authorized Under Sections 3 and 4. Written notice of any meeting called for the purpose of taking any action authorized under Section 3 and 4 shall be sent to all members not less than 30 days nor more than 60 days in advance of the meeting. At the first such meeting called, the presence of Members or of proxies entitled to cast sixty percent (60%) of all the votes of each class of membership shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than 60 days following the preceding meeting.

Section 6. Uniform Rate of Annual and Special Assessments. Both annual and special assessments for capital improvements must be fixed at a uniform rate for all Lots and shall be payable as set forth in Section 7. Unless two-thirds (2/3) of each class of Members and their respective first mortgagees (and if their interest be affected, the Federal National Mortgage Association,

BOOK 589 PAGE 026



Federal Housing Administration and the Veterans Administration) have given prior written approval, the Board of Directors of the Association shall not change the pro rata interest or obligations of any Lot (or Owner thereof) for the purposes of levying annual and special capital assessments and charges. The Association may add to the assessments to an individual Lot Owner such additional maintenance expense as may be required to care for such Owner's yard to the extent the extra expense is due to special or extraordinary landscaping beyond that which is normal among the other Owners.

Section 7. Date of Commencement of Assessments: Due Dates.  
The annual assessments provided for herein shall commence as to all Lots on the first day of the month following the conveyance of the Common Area. The first annual assessment shall be adjusted according to the number of months remaining in the calendar year. The due dates shall be established by the Board of Directors.

Section 8. Duties of the Board of Directors with Respect to Assessments.

(a) The Board of Directors of the Association shall fix the date of commencement and the amount of the assessment against each Lot for each assessment period at least thirty (30) days in advance of such date or period, and shall, at that time, prepare a roster of the Lots and assessments applicable thereto which shall be kept in the office of the Association.

(b) Written notice of the assessment shall thereupon be delivered or mailed to every Owner subject thereto.

(c) The Board of Directors shall, upon demand at any time, furnish to any Owner liable for said assessment, a certificate in writing signed by an officer of the Association, setting forth whether said assessment has been paid. Said certificate shall be conclusive evidence of payment of any assessment therein stated to have been paid. A reasonable charge may be made by the Board for the issuance of such certificates.

Section 9. Effect of Non-Payment of Assessment: The Personal Obligation of the Owner; the Lien; Remedies of Association.

(a) If any assessment or any part thereof is not paid on the date(s) when due, then the unpaid amount of such assessment shall, together with such interest thereon and cost of collection thereof as hereinafter provided, become a continuing lien on the Lot of the non-paying Owner, which lien shall be binding upon such Lot and the Owner thereof, his heirs, executors, devisees, personal representatives and assigns. The Association shall have the right to reject partial payments of an assessment and demand the full payment thereof. The obligation of the then existing Owner to pay such assessment, however, shall remain his personal obligation and shall not be extinguished by transfer of title. The lien for unpaid assessments shall be unaffected by any sale or assignment of a Lot and shall continue in full force and effect. No Owner may waive or otherwise escape liability for the assessment provided herein by abandonment of his Lot.

(b) The Association shall give written notification to the holder(s) of the mortgage on the Lot of the non-paying Owner of such Owner's default in paying any assessment when such default has not been cured within sixty (60) days, pursuant to Article XIV, Section 7 of this Declaration.

(c) If any assessment or part thereof is not paid within forty (40) days after the delinquency date, the unpaid amount of such assessment shall bear interest from the date of delinquency at the maximum interest rate per annum which can be charged to individuals and the Association may, at its election, bring an action at law against the Owner personally obligated to pay the same in order to enforce payment and/or to foreclose the lien against the Property subject thereof after giving Notice to the holder of any Recorded First Mortgage as set out in Article XV. There shall be added to the amount of such assessment the costs of preparing and filing the complaint in such action and in the event a judgment is obtained, such judgment shall include interest on the assessment as above provided and a reasonable attorney's fee to be fixed by the court, together with the costs of the action and/or all costs of foreclosure, including a reasonable attorney's fee.

Section 10. Reserves for Replacements. The Association shall establish and maintain a reserve fund for replacements of the Common Areas and community facilities, and shall allocate and pay to such reserve fund whatever amount may be designated from time to time by the Board of Directors. Amounts paid into such fund shall be conclusively deemed to be a common expense of the Association, and all such amounts may be deposited in any banking institution, or, in the discretion of the Board of Directors, may be invested in obligations of, or obligations fully guaranteed as to principal by, the United States of America. The reserve for replacements is for the purpose of affecting the replacement of the Common Areas and community facilities, for major repairs to any sidewalks, parking areas, streets or roadways on the Property, for equipment replacement, and for startup expenses and operating contingencies of a non-recurring nature relating to the Common Areas and community facilities. The Association may establish such other reserves for such other purposes as the Board of Directors may from time to time consider to be necessary or appropriate. The proportional interest of each Member in any such reserves shall be considered an appurtenance to his Lot, and shall not be withdrawn, assigned or transferred separately from or otherwise than as an appurtenance to the Lot to which it appertains, and shall be deemed to be transferred with such Lot.

Section 11. Subordination of the Lien to Mortgages. The lien of the assessments provided herein shall be subordinate to the lien of any Recorded First Mortgage. Sale or transfer of any Lot shall not affect the assessment lien. However, the sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in lieu thereof, shall extinguish the lien of such assessments as to payments which became 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.

Section 12. Exempt Property. The following Property subject to this Declaration shall be exempt from the assessments, charge and lien created herein:

(a) All properties dedicated and accepted by the local public authority and devoted to public use.

(b) All areas unplatted or reserved by the Declaration on the recorded plat of the Property.

#### ARTICLE V.

##### GENERAL POWERS AND DUTIES OF BOARD OF DIRECTORS OF THE ASSOCIATION

Section 1. Powers and Duties. The Board of Directors shall have all the powers, authorities and duties necessary or appropriate for the management and administration of the affairs of the Association, and in managing and administering such affairs, the Board of Directors shall have power and authority to do all acts and things except those which by law or by the Declaration or by the Charter or by the By-Laws may be exercised and done only by the Members. The powers, authorities and duties of the Board of Directors shall include, but shall not be limited to, the following:

(a) To provide for the care, upkeep and surveillance of the Common Areas and community facilities and services in a manner consistent with law and the provisions of the By-Laws and this Declaration; and

(b) To provide for the establishment, assessment, collection, use and expenditure of assessments and carrying charges from the Members, and for the filing and enforcement of liens therefor in a manner consistent with law and the provisions of the By-Laws and this Declaration; and

(c) To provide for the designation, hiring and dismissal of the personnel necessary and appropriate for the proper care and maintenance of the Common Areas and community facilities and to provide services on the project in a manner consistent with law and the provisions of the By-Laws and this Declaration; and

(d) To provide for the promulgation and enforcement of such rules, regulations, restrictions and requirements as may be deemed proper respecting the use, occupancy and maintenance of the Common Areas and community facilities, including but by no means limited to rules, regulations, restrictions and requirements designed to prevent unreasonable interference with the use of the Common Areas and community facilities by the Members and others, all of which rules, regulations, restrictions and requirements shall be consistent with law and with the provisions of the By-Laws and this Declaration; and

(e) To authorize, in their discretion, the payment of patronage refunds if and when the funds derived from assessments shall prove to be more than sufficient to meet all reasonably foreseeable needs of the Association during the then current fiscal year; and

(f) To purchase insurance upon the Common Areas and community facilities in the manner provided for in the By-Laws and this Declaration; and

(g) To repair, restore or reconstruct all or any part of the Common Areas and community facilities after any casualty loss in a manner consistent with law and the provisions of the By-Laws and this Declaration and to otherwise improve the Common Areas and community facilities; and

(h) To lease and to grant licenses, easements, rights-of-way, and other rights of use in all or any part of the Common Areas and community facilities; and

(i) To purchase Lots and to lease, mortgage or convey the same, subject to the provisions of the By-Laws and this Declaration.

(j) To employ for the Association, at their sole discretion, a management agent or manager (herein at times referred to as the "Management Agent") at a rate of compensation established by the Board of Directors to perform such duties and services as the Board of Directors from time to time shall prescribe. Any management agreement entered into by the Association shall provide, inter alia, that such agreement may be terminated for cause by either party upon thirty (30) days' written notice to the other party. The term of any such management agreement shall not exceed one year; provided, however, that the term of any such management agreement may be renewable by mutual agreement of the parties for successive one-year periods.

#### ARTICLE VI.

##### INSURANCE

(a) The Association shall obtain fire and extended coverage and comprehensive public liability insurance in such limits, form and companies, as the Board shall deem advisable to adequately insure the Common Areas and Common Facilities and protect the Owners from and against liability in connection with the Common Area.

(b) All costs, charges and premiums for all insurance authorized by the Board as provided herein shall be a common expense of all Owners and a part of the assessment.

(c) Each Owner shall keep his residence insured at all times for its full replacement value against losses due to fire, windstorm, hail, explosion, riot, civil commotion, aircraft, vehicles, and smoke, and any other hazards that may be covered under standard extended coverage provisions, and shall furnish the Association proof of such coverage. In every case of a loss due to these hazards, each Owner shall promptly repair or rebuild his Lot from the insurance proceeds. Repair or reconstruction of the improvements as used here shall mean restoring the improvements to substantially the same condition which existed prior to the damage.

(d) Each Owner's fire insurance policy shall contain a waiver of subrogation clause; and each Owner shall furnish the Association with a copy of his policy. Each Owner does, by his

(c) No approval of plans and specifications, and no publication or architectural standards bulletins shall ever be construed as representing or implying that such plans, specifications or standards will, if followed, result in a properly designed residence. Such approvals and standards shall in no event be construed as representing or guaranteeing that any residence will be built in a good, workmanlike manner. The Board or Committee may require payment of a cash fee, as established from time to time by the Board, to partially compensate for the expense of reviewing plans or related data, at the time they are submitted for review. This paragraph shall not apply to any Property utilized by a governmental agency or institution.

(d) Refusal of approval of plans, specification, or location may be based by the Architectural Review Committee upon any ground, including purely aesthetic considerations, so long as they are not arbitrary and capricious. Neither the board or the Architectural Review Committee shall be liable to a Property Owner or to any other person on account of any claim, liability or expense suffered or incurred by or threatened against a Property Owner or such other person arising out of or in any way relating to the subject matter of any reviews, acceptances, inspections, permissions, consents or required approvals which must be obtained from the Architectural Review Committee or public authorities whether given, granted or withheld.

#### Section 2. Building Sizes and Locations.

(a) The living area of the main house or residential structure constructed as a one-story residence on any Lot, exclusive of porches and garages, shall be not less than 1600 square feet of heated area. In the case of any residence of more than one story, the requirements as to living area shall be at least 1800 square feet for both stories with not less than 1200 square feet on the ground level.

(b) No residential building shall be erected on any Lot nearer than thirty-five feet (35') from the front lot line, thirty feet (30') from the rear lot line and twenty feet (20') from the side lot line, except for waterfront Lots which shall be governed by Section 9 of this Article VIII.

(c) It may be impossible or inadvisable to enforce the above stated set-back requirements due to the natural terrain, lot configurations and/or proximity of adjacent structures. Therefore, notwithstanding anything else herein to the contrary, the Architectural Review Committee may approve specific deviations to said setback requirements which it believes to be beneficial to a specific homesite or to adjacent homesites.

Section 3. Topography and Vegetation. Topography and vegetation characteristics of the Property shall not be altered by removal, reduction, cutting, excavation or any other means without the prior written approval of the Architectural Review Committee.

Section 4. Tree Removal. No trees, bushes or underbrush of any kind may be removed without the written approval of the Architectural Review Committee. Provided that a buffer ten feet in width can be maintained on each side of the Property, approval

for the removal of trees located within the main dwelling or accessory building or within ten (10) feet of the approved site for such building will be granted unless such removal will substantially decrease the beauty of the Property.

Section 5. Rules and Regulations, etc. The Architectural Review Committee may from time to time adopt and promulgate such rules and regulations regarding the form and content of plans and specifications to be submitted to it for approval, and may publish and record such statements of policy, standards, guidelines, and may establish such criteria relative to architect styles or details, colors, setbacks, materials or other matters relative to architectural review and the protection of the environment, as it may consider necessary or appropriate. No such rules, regulations, statements, criteria or the like shall be construed as a waiver of the provisions of this Article or any other provision or requirement of this Declaration. The decisions of the Architectural Review Committee shall be final except that any member who is aggrieved by any action or forbearance from action by the Committee (or any policy, standard or guideline established by the Committee) may appeal the decision of the Architectural Review Committee to the Board of Directors, and upon written request, such members shall be entitled to a hearing before the Board of Directors.

Section 6. Environmental Hazards. (a) To secure the natural beauty of the Property, the Architectural Review Committee may promulgate and amend from time to time rules and regulations which will govern activities which may, in its judgement, be environmental hazards such as the application of fertilizers and pesticides or other chemicals. Failure of any Property Owner or tenant of Property in Trailwood to comply with the requirements of such rules and regulations shall constitute a breach of this Declaration.

(b) The Declarant hereby reserves unto itself, its successors, assigns and agents a perpetual and releasable right on, over and under all Property in Trailwood for the purpose of taking any action necessary to effect compliance with such environmental rules and regulations. The cost of such action by the Declarant shall be paid by the respective Property Owner(s) of the property upon which the work is performed.

Section 7. Further Site Control. To prevent successive "run" or drainage from any Lots, the Declarant and the Architectural Review Committee reserves the right to establish a maximum percentage of Property which may be covered by a building, patio, driveway or other structures. In the establishment of such maximum percentage, the Declarant and the Architectural Review Committee shall consider topography, percolation rate of the soil, soil types and conditions, vegetation cover and other relevant environmental factors. Neither this or any other right reserved herein by the Declarant or the Architectural Review Committee shall be construed however, to be an obligation of either the Declarant or the Association to take any action.

Section 8. Wildlife. No hunting or trapping shall be permitted on any portion of the Property except for undesirable wildlife as authorized by the Board of Directors. All Property Owners are encouraged to help maintain a natural environment and habitat for wildlife and waterfowl.

Section 9. Waterfront Lots. To preserve the beauty of Trailwood, additional construction and clearing restrictions are hereby imposed on all Lots which front on the lake. All waterfront Lots shall be preserved in their natural state except for moderate clearing for view and breeze as approved by the Architectural Review Committee. No building or other structure shall be constructed or maintained on any waterfront Lot within fifty feet (50') of the Lot line adjacent to the lake. The plans for all piers must be approved by the Architectural Review Committee, and no pier shall be constructed or permitted which will extend more than twenty feet (20') from the shoreline into the water. Garden spots may not exceed one hundred square feet.

Section 10. Parking. Each residential building shall provide for off-street parking in the form of a paved driveway or other approved substance extending from the street paving to the garage or carport as approved by the Architectural Review Committee.

#### ARTICLE IX.

##### WATERFRONT REGULATIONS

Section 1. Regulations. The use of the Common Areas, Common Facilities, and lake by the Property Owners, their guests, invitees, and employees, shall be governed by the applicable rules, regulations and policies as from time to time promulgated by the Association. The Declarant and the Association shall have the right and authority to lower the level of the lake at such times as they or either of them believe it to be in the best interest of the lake and Property for the maintenance, preservation and development of the shore lines and the maintenance and preservation of fish and other wildlife. The Declarant and/or the Association shall not be liable for any matter or claim of any nature whatsoever arising directly or indirectly from the exercise of the right and authority thereby reserved.

#### ARTICLE X.

##### EASEMENTS

Section 1. Utility Easements. (a) Easements for installation, maintenance, repair and removal of utilities and drainage facilities and floodway easements over, under and across the Property are reserved by Declarant for itself, its successors and assigns, the Association and each Owner. Full rights of ingress and egress shall be had by Declarant and its successors and assigns and the Association at all times over the Common Area or any Lot on which an easement has been reserved or granted for the installation, operation, maintenance, repair or removal of any utility together with the right to remove any obstruction that may be placed in such easement that would constitute interference

with the use of such easement, or with the use, maintenance, operation or installation of such utility.

(b) The Association acting by and through its Board of Directors or Declarant may hereafter grant easements for utility purposes for the benefit of the Property or for the benefit of individual lots, including the right to install, lay, maintain, repair and replace water mains and pipes, sewer lines, gas mains, telephone and computerwise equipment, electrical conduits and wires over, under, along or on any portion of the Property and the ownership of any Lot shall be subject to such easements.

(c) Notwithstanding anything herein expressly or implied to the contrary, this Declaration shall be subject to all easements heretofore or hereafter granted by the Declarant for the installation and maintenance of utilities, sewers, drainage and similar facilities that are necessary or appropriate for the development of the Property.

(d) The above reservations and rights expressly include the right to cut any trees, bushes, or shrubbery, rights to make any gradings of the soil, or take any other similar action reasonably necessary to provide economical and safe utility installment and to maintain reasonable standards of health, safety and appearance.

Section 2. Ingress and Egress by the Association. Full rights of ingress and egress shall be had by the Association at all times over and upon each Lot for the maintenance and repair of each Lot in accordance with the provisions hereof, and for the carrying out by the Association of its functions, duties and obligations hereunder; provided, that any such entry by the Association upon any Lot shall be made with as little inconvenience to the Owner as practical, and any damage caused thereby shall be repaired by the Association at the expense of the maintenance fund.

Section 3. Common Drive or Driveway and Walkway Easements. Declarant hereby creates for the Owners of all Lots, a perpetual non-exclusive easement for ingress and egress over and across the drive common to or used by Owners of all Lots in Trailwood or Parts thereof to the lake over Log Road, and Declarant further creates for the Owners a perpetual, non-exclusive easement for pedestrian traffic over and across a strip of land ten feet (10') in width adjacent to the lake shown on the recorded plat of Trailwood as Limited Common Area.

#### ARTICLE XI.

##### USE RESTRICTIONS

The Property shall be subject to the following use restrictions:

Section 1. Use of Lots and dwellings. Except as permitted by Section 10 hereof, each Lot and dwelling shall be used for residential purposes only, and no trade and business of any kind may be carried on therein.

Section 2. Exterior Appearances. Each Property Owner shall provide a screened area or shall store or place garbage receptacles, fuel tanks or similar storage receptacles, electric



and gas meters, air conditioning equipment, clotheslines, and other unsightly objects in such a manner that they will be concealed from view from the street.

Section 3. Signs. No signs, advertising or ornaments of any kind shall be maintained or permitted on any property subject to this Declaration without the express written permission of the Architectural Review Committee except for real estate "For Sale" signs, used by the Declarant, Owner, Contractor or Owner's Real Estate Agent. The approval of any signs and posters, without limitation, name and address signs, shall be upon such conditions as may be from time to time determined by the Architectural Review Committee and may be arbitrarily withheld. If any such sign or advertising device is approved, it shall be subject to the right of the Architectural Review Committee to restrict the size, color and content. Notwithstanding the foregoing, the restrictions of this Section 3 shall not apply to Declarant, his agents or assigns, so long as Declarant shall own any of the Lots. In addition, the Board of Directors, on behalf of the Association, shall have the right to erect reasonable and appropriate signs on any portion of the Common Area and within those easement areas established under the Declaration.

Section 4. Detached Buildings. In addition to the single-family dwelling which may be constructed on each Lot, a detached garage and one (1) additional permanent detached building may be constructed not to exceed more than two hundred (200) square feet. Any variance in this requirement must be approved prior to commencement of construction by the Architectural Review Committee. All such detached buildings shall be architecturally compatible with the dwelling constructed or to be constructed on the Lot. No such building shall be placed or permitted on any Lot nearer than ten (10) feet to any side or rear property line and not nearer than thirty-five (35) feet to the property line on which the dwelling fronts.

Section 5. Trucks, Boats, Mobile Home Trailers, Other Vehicles and Temporary Buildings. No truck or vehicle exceeding one (1) ton shall be stored or parked on any Lot, Common Area or other area at any time. All automobiles owned or used by Owners or occupants, other than temporary guests and visitors, shall, as far as possible, be parked in enclosures which screen the automobile from street view. Boats and trailers must be parked in an area located behind the dwelling which will be screened from view from the street which the dwelling fronts. Boats which are placed or parked on any Lot shall not exceed seventeen and one-half (17 1/2) feet in size. No temporary building structure, mobile homes or house trailer shall be moved upon or otherwise placed or permitted upon any Lot or Common Area. Recreational vehicles may be parked on any Lot on which a residence has been constructed, provided they are kept on private driveway and screened from street view as far as possible.

Section 6. Unsightly conditions and nuisances. It shall be the responsibility of each Property Owner and tenants thereof to prevent the development of any unclean, unsightly or unkempt conditions of buildings or grounds on the Property which shall

Section 12. Trespass. Whenever the Association and/or the Declarant is permitted by the Declaration to repair, clean, preserve, clear out or do any action on any part of the Property, entering any Lot or any portion of the Property and taking such action shall not be deemed a trespass.

Section 13. Subdivided. No Lot shall be subdivided or its boundary lines changed, except with the written consent of the Board of Directors and the Declarant so long as Declarant owns any Lots subject to the Declaration however, the Declarant hereby expressly reserves unto itself, its successors or assigns the right to replat any Lot or such Lots owned by him, shown on the plat of any subdivision within Trailwood and to take such other steps as are reasonably necessary to make such replatted Lot suitable and fit as a building site including, but not limited to, the relocation of easements, walkways, rights of ways and other amenities to conform to the new boundaries of said replatted Lots. The provisions of this Section 12 shall not prohibit the combining of two or more contiguous Lots into one larger Lot or making two Lots out of three or more contiguous Lots, provided that each of the resulting Lots are larger and contain a minimum Lot frontage equal to or greater than their original frontage on the Lot having the least frontage before combining said Lots or portions thereof. Only the exterior boundary lines of the resulting larger lot(s) shall be considered in the interpretation of these covenants.

Section 14. Certain Construction Rights. The Declarant expressly reserves to itself, its successors, and assigns and any other provisions of this Declaration notwithstanding, the right to build bridges, walkways, or expanse across any natural or man made canals, creeks, riding trails, paths, or lagoons in the Property. Nothing in this section shall be construed as placing an affirmative obligation to the Declarant to provide or construct any such improvement.

Section 15. Certain Controls. (a) To implement effective insect, reptile, and fire ant control, and vegetation and trash control, the Declarant or the Association, and their successors, assigns and agents, have the right to enter upon any property on which a building or structure has not been constructed and upon which no landscaping plan has been implemented for the purpose of mowing, removing, clearing, cutting or pruning underbrush, weeds or other unsightly growth, removing trash or dispensing pesticides on all such property which in the opinion of the Declarant or the Architectural Review Committee distracts from the overall beauty, setting and safety of the Property. The cost of this vegetation and trash control shall be kept as low as reasonably possible and shall be paid by the respective Property Owner. Such entry shall not be made until thirty (30) days after such Property Owner has been notified in writing for the need of such work and unless such Property Owner fails to perform the work within said thirty (30) day period.

(b) The provisions of this section shall not be construed as an obligation on the part of the Declarant or the Association to mow, clear, cut or prune any property, to provide garbage or

trash removal services to perform any grading or landscaping work, construct or maintain erosion prevention devices, or to provide water pollution control on any privately owned property.

(c) Entrance upon Property pursuant to the provisions of this Section 15 shall not be deemed trespass. The rights reserved unto the Declarant and the Association in this section shall not be unreasonably employed and shall be used only where necessary to effect the stated intents and purpose of this Declaration.

Section 16. Water Wells and Septic Tanks. No water wells or septic tanks shall be permitted on any Lot and no plans and specifications shall be approved by the Architectural Review Committee unless such plans and specifications provide that the Lot will be served by the community water and sewer system serving the Property.

Section 17. Compliance. (a) In the event of a violation or a breach of any other restrictions contained in this Declaration by any Property Owner, or agent of such Property Owner, other Property Owners, or in any event, jointly or severally shall have the right to proceed at law or in equity to compel a compliance to the terms hereof or to prevent the violation or breach in any event. In addition to the foregoing, the Declarant and/or the Association severally shall have the right, but shall not be obligated to proceed at law or in equity to compel a compliance to the term hereof or to prevent the violation of any breach in any event.

(b) In addition to the foregoing, the Declarant and/or the Association severally shall have the right, but shall not be obligated, whenever there shall have been built at any place on the Property any structure which is in violation of these restrictions, to enter upon the Property upon which such violation exists and similarly abate or remove the same at the expense of the Property Owner if, after thirty days written notice of such violation, it shall not have been corrected by the Property Owner. Any person entitled to file a legal action for the violation of these covenants shall be entitled to recover reasonable attorney fees as a part of such action. Any such entry and abatement or removal shall not be deemed a trespass.

(c) The failure to enforce any rights, reservations, or restrictions contained in this Declaration, however long continued shall not be deemed a waiver of this right to do so hereafter as to the same breach, or as to a breach occurring prior to or subsequent thereto and shall not bar or affect its enforcement. The invalidation by any court of any restrictions of this Declaration shall in no way affect any of the other restrictions, but they shall remain in full force and effect.

## ARTICLE XII.

### RULE MAKING

Section 1. Rules and Regulations. (a) Subject to the provisions hereof, the Board of Directors may establish reasonable rules and regulations concerning the use of Lots, dwellings and the Common Areas and facilities located thereon.

BOOK 589 PAGE 038

Particularly and without limitation, the Board of Directors may promulgate from time to time rules and regulations which will govern activities which may, in the judgement of the Board of Directors, be environmentally hazardous, such as the application of fertilizers and pesticides and other chemicals.

(b) Subject to the terms and provisions of this Declaration the Board of Directors may establish rules and regulations, fees and charges from time to time pertaining to use of the recreational area and amenities as are now and hereinafter located in the Common Areas.

#### ARTICLE XIII.

##### PROPERTY SUBJECT TO THIS DECLARATION

Section 1. The Property. The Property is and shall be held, transferred, sold, conveyed and occupied subject to this Declaration.

Section 2. Phase Development. The Declarant hereby expressly reserves the option and right to add additional lands to this Declaration, pursuant to and subject to the following provisions:

(a) The consent of the Owners shall not be required for the annexation of future phases, and the Declarant may proceed with such annexation at his sole option and determination;

(b) Declarant's option to annex future phases shall expire fifteen (15) years after the date of recording this Declaration, if not sooner exercised. Declarant may annex and add to Trailwood, and include as Property, subject to this Declaration, all or any part of the property described in Exhibit "B" hereinafter sometimes referred to as "future phases". All Lots, Common area, Common Facilities and Green Space of said future phases, if and when said future phases or a portion thereof is so annexed, shall be in all respects subject to the provisions, restrictions, covenants, terms and conditions of this Declaration, the Charter and By-laws of the Association, and such amendment, restriction, rules and regulations as may be promulgated thereunder. However, the Declarant may at any time prior to the expiration of such period terminate his option to add said phrase(s) by recording in the office of the Chancery Clerk of Forrest County, Mississippi, an executed, notarized document terminating this option and notify each Owner of existing Lots of the decision not to add additional phases. Notice shall be by U. S. Certified Mail addressed to each Owner at the address of his Lot or at his last known address.

(c) The Declarant may add future phases at different times in any sequence desired by the Declarant.

(d) In the event that Declarant determines to exercise his option to annex future phases, he shall have the easements as set forth in Article XV. If future phases have not been annexed within fifteen (15) years from the date of recording of this Declaration, all of Declarant's rights to annex future phases, shall terminate.

(e) Declarant hereby reserves the right at any time hereafter, prior to the expiration of fifteen (15) years from the

date of recording hereof, without joinder or consent of any Owner or Mortgagee, to record an amendment(s) to this Declaration executed by Declarant to properly reflect the addition of future phases.

(f) The Declarant may make additional lands subject to this Declaration by filing of record a Supplemental Declaration which shall extend the scheme of the Covenants, Conditions, and Restrictions of such Declaration to such property or properties; provided, however, that such Supplemental Declaration may contain such complementary additions and modifications of the covenants, conditions, and restrictions contained herein as may be necessary to reflect the different character, if any, of the added properties but which are not generally inconsistent with the concept of this Declaration, provided, however, in no event shall such Supplemental Declaration otherwise modify the covenants established by this Declaration for the existing Properties.

(g) No real property other than the Property described on Exhibit "B" hereto or a portion or a part thereof may be annexed to the Properties without the consent of two-thirds (2/3rds) of each class of Members and such consent as required by Section 9 of Article XIV.

(h) Any additions made pursuant to this Section 2, when made, shall automatically extend the jurisdiction, functions, duties and membership of the Association to the properties added and grant to all Owners all Property rights set forth in Article II and all easements, privileges and benefits granted by this Declaration to all properties now or hereafter annexed.

(i) The covenants, conditions and restrictions of this Declaration shall not affect or apply to any of the real Property described in this Section unless and until such Property or a portion thereof is annexed by this Declaration pursuant to and in compliance with the provisions of this Section 2 of Article XIV. Upon a merger or consolidation of the Association with another Association, as provided in its Articles of Incorporation, its Properties, rights and obligations may, by operation of law, be transferred to another surviving or consolidated Association or, alternatively, the Properties, rights and obligations of another Association may, (by operations of law, be added to the properties, rights and obligations of another association) be added to the Properties, rights and obligations of the Association as a surviving corporation pursuant to a merger. The surviving or consolidated Association may administer the covenants and restrictions established by this Declaration, together with the covenants and restrictions established upon any other properties as one scheme. No such merger or consolidation, however, shall effect any revocation, change or addition to the covenants established by this Declaration except as hereinafter provided.

(j) Each Owner hereby grants a power coupled with an interest to the Declarant, its successors and assigns to make or consent to the said amendment(s) to the Declaration on behalf of each Owner to add future phases to this Section 2 of Article XIII. Title to each Lot is declared and expressly made subject

BOOK 589 PAGE 040

to the terms and conditions hereof, and acceptance by any Grantee of a deed from the Declarant or from any Owner shall constitute appointment of the attorney-in-fact herein provided. All of the Owners irrevocably constitute and appoint Declarant, its successors and assigns, as their true and lawful attorney-in-fact for the purpose of dealing with the addition of future phases to the Property as herein provided. As attorney-in-fact, the Declarant shall have full and complete authorization, right and power to make, execute and deliver an amendment to this Declaration or By-laws or any other instrument with respect to the interest of a Lot Owner which are necessary and appropriate to exercise the powers herein granted;

(k) Each Owner and each Mortgagee, grantee, heir, personal representative, successor and assign of each Lot Owner, by such persons or entities acceptance of any deed or mortgage or other interest in or with respect to any Lot, shall be deemed to have expressly agreed and consented to (i) each and all of the provisions of this Section 2, (ii) the recording of such amendment to the Declaration and (iii) all of the provisions of each amendment to this Declaration which may hereafter be recorded in accordance with the provisions of this Section 2.

(l) DECLARANT SHALL HAVE NO OBLIGATION TO CONSTRUCT OR ADD FUTURE PHASES TO THE DEVELOPMENT AND DOES NOT WARRANT, REPRESENT OR GUARANTY THAT FUTURE PHASES WILL BE ADDED TO THE DEVELOPMENT. EACH OWNER AGREES, BY ACCEPTANCE OF A DEED TO A UNIT, THAT HE HAS NOT RELIED ON FUTURE PHASES BEING ADDED TO THE DEVELOPMENT IN PURCHASING HIS LOT.

#### ARTICLE XIV GENERAL PROVISIONS

Section 1. Duration. The Covenants, Conditions and Restrictions of this Declaration shall run with and bind the land subject to this Declaration, and shall inure to the benefit of and be enforceable by the Owners of any land subject to this Declaration, their respective legal representatives, heirs, successors, and assigns, for a term of thirty-five (35) years from the date this Declaration is recorded in the Office of the Chancery Clerk of Forrest County, Hattiesburg, Mississippi, after which time said covenants shall be automatically extended for the successive periods of ten (10) years unless an instrument signed by a majority of the Owners has been recorded in the Deed Records, in said Chancery Clerk's Office agreeing to abolish the said Covenants, Conditions and Restrictions in whole or a substantial portion thereof; provided, however, that no such agreements to abolish shall be effective unless made and recorded one (1) year in advance of the effective date of such abolishment.

Section 2. Amendments. Notwithstanding Section 1 of this Article, the Covenants, Conditions and Restrictions of this Declaration may be amended and/or changed in part with the consent of ninety percent (90%) of the Lot Owners (for this purpose each Lot Owner shall have one vote for each Lot owned) if amended and/or changed during the thirty-five (35) year period of

this Declaration, and thereafter said Covenants may be amended or terminated with the consent of at least seventy-five percent (75%) of the Lot Owners, and in each case such amendment shall be evidenced by a document in writing bearing each of their signatures. All amendments, if any, shall be recorded in the Office of the Chancery Clerk of Forrest County, Mississippi.

Section 3. Enforcement. Enforcement of these Covenants, Conditions and Restrictions shall be by any proceeding at law or in equity against any person or persons violating or attempting to violate them, or to recover damages, or to enforce any lien created by these covenants; and failure by any Owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

Section 4. Severability. Invalidation of any one of these covenants or restrictions by judgment or court order shall in no wise affect any other provision which shall remain in full force and effect.

Section 5. Headings. The headings contained in this Declaration are for reference purposes only and shall not in any way affect the meaning or interpretation of this Declaration.

Section 6. Notices to Owner. Any notice required to be given to any Owner under the provisions of this Declaration shall be deemed to have been properly delivered when deposited in the United States mails, postage prepaid, addressed to the last known address of the person who appears as Owner on the records of the Association at the time of such mailing.

Section 7. Notices to Mortgagees. Notwithstanding any provision herein to the contrary, the holder(s) of a Recorded First Mortgage on any Lot is entitled to, and shall receive, written notification from the Association of any default by the respective mortgagor/owner in the performance of such mortgagor's/owner's obligation(s) as established by this Declaration.

Section 8. Consent of Holders of First Deed of Trust and Federal National Mortgage Association/Federal Housing Administration/Veterans Administration. During any period when any Lot in the project is encumbered by a Recorded First Mortgage, the Owners, by any act or omission, shall not do any of the following things without the prior written consent and approval of the holders of all outstanding Recorded First Mortgages, and if their interests be affected, the Federal National Mortgage Association, Federal Housing Administration and the Veteran's Administration:

(a) Abandon, partition, subdivide, encumber, sell or transfer any of the Common Area provided, however, that the granting of rights of way, easements and the like for public utilities or for other purposes consistent with the use of the Common Area by the Owners shall not be considered an encumbrance, sale or transfer within the meaning of this Subsection;.

(b) Abandon or terminate this Declaration; or

(c) Modify or amend any material or substantive provision of this Declaration.

(d) Annex additional properties; or merge or consolidate the Association.

Section 9. Additional Rights of Mortgagees - Notice.

(a) The Association shall promptly notify the holder of the Recorded First Mortgage on any Lot as to which any assessment levied pursuant to the Declaration, or any installment thereof, shall become and remain delinquent for a period in excess of sixty (60) days, and the Association shall promptly notify the holder of the Recorded First Mortgage on any Lot as to which there is default by the Owner with respect to performance of any other obligation under this Declaration which remains uncured for a period in excess of sixty (60) days following the date of such default. Any failure to give any such notice shall not affect the validity or priority of any Recorded First Mortgage on any Lot, and the protection extended in this Declaration to the holder of any such mortgage shall not be altered, modified or diminished by reason of such failure. Also, any failure to give any such notice shall not affect the validity of the lien for any assessment levied pursuant to this Declaration, nor shall any such failure affect any of the priorities for liens as specified in Article IV hereof.

(b) No suit or other proceeding may be brought to foreclose the lien for any assessment levied pursuant to this Declaration except after ten (10) days' written notice to the holder of the Recorded First Mortgage encumbering the Lot which is the subject matter of such suit or proceeding.

(c) Any holder of a Recorded First Mortgage on any Lot upon the Property may pay any taxes, utility charges or other charges levied against the Common Area which are in default and which may or have become a charge or lien against any of the Common Area. Any holder of a Recorded First Mortgage who advances any such payment shall be due immediate reimbursement of the amount so advanced from the Owners.

(d) No mortgagee and no beneficiary or trustee under a deed of trust shall become personally liable for or obligated for any unpaid maintenance fund assessment.

(e) No amendment to this Declaration shall affect the rights of the holder of any Recorded First Mortgage recorded prior to recordation of such amendment who does not join in the execution thereof.

(f) The holders, insurers or guarantors of any first mortgage on a Lot in the Property will, upon request, be entitled to: (i) inspect the books and records of the Association during normal business hours; (ii) receive an annual audited financial statement of the Association within ninety days following the end of any fiscal year of the Association; (iii) written notice of all meetings of the Owners Association and be permitted to designate a representative to attend all such meetings; and (iv) current copies of this Declaration, the Bylaws of the Association and all other rules concerning the Association.

Section 10. Captions and Gender. The captions contained in this Declaration are for convenience only and are not a part of this Declaration and are not intended in any way to limit or enlarge the terms and provisions of this Declaration. Whenever



the context so requires, the male shall include all genders and the singular shall include the plural.

Section 11. Record of Mortgage. Any Owner who mortgages his unit shall notify the Association of such fact and shall furnish the Association the name and address of his mortgagee and a copy of his mortgage held by such mortgagee. The mortgagee shall be entitled to notify the Association that such mortgagee holds a mortgage on a Lot. The Board of Directors shall maintain such information in a book entitled "Holders of Recorded First Mortgages"

Section 12. Notices. Any notice permitted or required to be delivered as provided herein shall be in writing and may be delivered either personally or by mail. If delivery is by mail, it shall be deemed to have been delivered forty-eight hours after a copy of the same has been deposited in the United States mail, postage pre-paid, addressed to any person at the address given by such person to the Association for the purpose of service of such notice, or to the residence of such person if no address has been given to the Association; provided, however, that notice of meetings need not be mailed by Certified Mail, Return Receipt Requested. Such addresses may be changed from time to time by notice in writing to the Association.

#### ARTICLE XV.

##### DECLARANT'S RIGHTS AND RESERVATIONS

Section 1. Declarant's Rights and Reservations. No provisions in the Charter, By-laws or this Declaration shall limit, and no Owner or the Association shall do anything to interfere with, the right of Declarant to subdivide or resubdivide any portions of the Property, or to complete improvements or refurbishments (if any) to and on the Common Area or any portion of the Property owned solely or particularly by Declarant or to alter the foregoing or the construction plans and designs, or to construct such additional improvements or add future phases in the course of development of Trailwood, pursuant to Article XIII, Section 2 of this Declaration as Declarant deems advisable in the course of development of the Property. Such right shall include, but shall not be limited to, the right to install and maintain such structures, displays, signs, billboards, flags and sales offices as may be reasonably necessary for the conduct of his business for completing the work and disposing of the Lots by sale, lease or otherwise. Each Owner by accepting a deed to a Lot hereby acknowledges that the activities of Declarant may temporarily or permanently constitute an inconvenience or nuisance to the Owners, and each Owner hereby consents to such inconvenience or nuisance. This Declaration shall not limit the right of Declarant at any time prior to acquisition of title to a Lot by a purchaser from Declarant to establish on that Lot, Common Areas, additional licenses, easements, reservations and rights of way to itself, to utility companies, or to others as may from time to time be reasonably necessary to the proper development and disposal of the Property. The Declarant need not seek or obtain Board approval of any improvement constructed or placed by Declarant on

any portion of the Property. The rights of Declarant under this Declaration may be assigned by Declarant to any successor and any interest or portion of Declarant's interest in any portion of the Property by a recorded, written assignment. Notwithstanding any other provision of this Declaration, the prior written approval of Declarant, as Declarant of Trailwood, will be required before any amendment to this Article shall be effective while Declarant owns a Lot. Declarant shall be entitled to the non-exclusive use of the Common Area without further cost or access, ingress, egress, use or enjoyment, in order to show the Property to his prospective purchasers or lessees and dispose of the Property as provided herein. Declarant, his assigns and tenants shall also be entitled to the non-exclusive use of any portion of the Common Area, which comprises drives or walkways for the purpose of ingress and egress and accompanying vehicle and pedestrian traffic to and from the Property. Each Owner hereby grants, by acceptance of the deed to this Lot, an irrevocable, special power of attorney to Declarant to execute and record all documents and maps necessary to allow Declarant to exercise his rights under this Article. This Article shall be applicable for so long as the Declarant owns any portion of the Property.

IN WITNESS WHEREOF DECLARANT HAS CAUSED this instrument to be duly executed on the day and year first above mentioned.

DECLARANT

FIVE "R" DEVELOPMENT CORPORATION  
A MISSISSIPPI CORPORATION

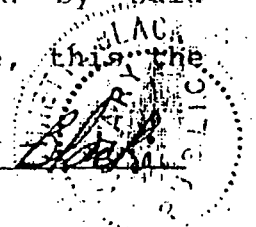
BY: Truman S. Roberts

STATE OF MISSISSIPPI  
COUNTY OF FORREST

PERSONALLY appeared before me, the undersigned authority in and for the said County and State, within my jurisdiction, the within named TRUMAN S. ROBERTS, who acknowledged that he is PRESIDENT of FIVE "R" DEVELOPMENT CORPORATION, a Mississippi corporation, and that for and on behalf of the said corporation, and as its act and deed, he signed and delivered the above and foregoing Declaration of Covenants, Conditions and Restrictions for Trailwood 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, this the 2nd day of October, 1987.

Cherry Lynette Black  
Notary Public



My Commission Expires:  
February 6, 1990

trailwood declaration - BLC106

BOOK 589 PAGE 015

STATE OF MISSISSIPPI

COUNTY OF FORREST

63P

81

706

FORREST COUNTY  
I CERTIFY THIS INSTRUMENT  
WAS FILED AND RECORDED

1998 JUL 22 3:39

**SUPPLEMENTAL DECLARATION OF COVENANTS, CONDITIONS AND  
RESTRICTIONS FOR TRAILWOOD WEST SUBDIVISION PHASE I**

WITNESS MY HAND AND SEAL

*E. Howard*

CHANCERY CLERK

THIS SUPPLEMENTAL DECLARATION is made this the 22<sup>nd</sup> day of July  
1998, by DEEP SOUTH DEVELOPERS, Inc., A Mississippi Corporation (hereinafter referred to  
as "Declarant"):

**WITNESSETH:**

WHEREAS, Declarant is the successor to Five "R" Development Corporation and Five  
"R" Development Corporation was the owner of all lands developed as Trailwood Subdivision,  
Phase I; Trailwood Subdivision, Phase II; Trailwood Subdivision Phase III; Trailwood  
Subdivision (Phase IV); Trailwood Subdivision, Phase V; and

WHEREAS, Deep South Developers, Inc., is the successor to and hereby adopts and  
incorporates the Declaration of Covenants, Conditions and Restrictions for Trailwood recorded in  
Book 589 at Page 19 and re-recorded in Book 590 at Page 437-465. Deep South Developers,  
Inc., hereby adopts and reaffirms those declarations, covenants and conditions.

WHEREAS, Declarant is the owner of certain real property situated in Forrest County,  
Mississippi, more particular described on Exhibit (A) attached hereto and made a part hereof, and  
desires to add the additional lands described to the Declaration pursuant to Article XIII, Section  
2, of the Declarations of Covenants, Conditions and Restrictions for Trailwood, recorded in  
Book 589 at Pages 19-45, and re-recorded in Book 590 at Pages 437-465 in the offices of the  
Chancery Clerk of Forrest County, Mississippi; and

WHEREAS, Declarant as the owner of real property described in Exhibit (A) is developing said property as Trailwood West Subdivision, Phase I; and desires to make the additional land subject to the Declaration of Covenants, Conditions and Restrictions for Trailwood and Trailwood West by filing of record this Supplemental Declaration; and

WHEREAS, Declarant hereby elects to modify the previous Declaration of Covenants, Conditions and Restrictions as is specifically hereinafter provided, but only to the extent hereinafter provided, specifically dealing with the size of the building, the sewer system, and the mailbox of each residence; and

NOW THEREFORE, Declarant declares that the property described in Exhibit (A) known as Trailwood West Subdivision, Phase I, is and shall be held, transferred, sold, conveyed and occupied subject to the covenants, conditions, restrictions, easements, charges and liens (sometimes referred to as "COVENANTS and RESTRICTIONS"), as set forth in those Declarations of Covenants, Conditions and Restrictions for Trailwood as recorded in Book 589 at Page 19-45, and re-recorded in Book 590 at Page 436-465, in the office of the Chancery Clerk of Forrest County, Mississippi with the following modification:

Article VIII, Section 2(a) shall be modified and all properties in Trailwood West Subdivision Phase I shall be subject to said provisions as modified, said section as follows:

- (a) The living area of the main house a residential structure constructed as a residence on any lot shall, exclusive of porches and garages, shall be not less than 2,200 sq feet of heated area.
- (b) The sewer systems shall be a low pressure system and each residence shall have a Sewage Grinder Pump to be purchased by each residential owner. The plans

and specifications for the Sewage Grinder Pump is attached hereto as Exhibit (B) and each owner must have a Sewage Grinder Pump that meets the specifications listed in Exhibit (B).

- (c) Each residence shall have a brick mailbox stand with the following dimensions: 18" x 24" x 60". The mailbox shall be contained inside the brick structure. The brick structure shall be 18" wide, 24" deep and 60" tall.

FURTHER, Declarant files this Supplemental Declaration of Covenants, Conditions and Restrictions for Trailwood West Subdivision to annex the additional lands described in Exhibit (A) and known as Trailwood West Subdivision Phase I, subject to the Declaration of Covenants, Conditions and Restrictions for Trailwood as filed for record in Book 589 at Page 19-45 and re-recorded in Book 590 at Page 437-465 in the offices of the Chancery Clerk of Forrest County, Mississippi; and said Covenants are amended to include the subject property described on Exhibit (A) known as Trailwood West Subdivision Phase I is subject to the Declaration of Covenants, Conditions and Restrictions, and this Supplemental Declaration herein.

IN WITNESS WHEREOF Declarant has cause this Supplemental Declaration of Covenants, Conditions and Restrictions for Trailwood West to be duly executed on this the 22<sup>nd</sup> of July, 1998.

DECLARANT DEEP SOUTH DEVELOPERS, INC.  
A Mississippi Corporation

By: Jason P. Rahaim  
Jason P. Rahaim, President

pared by:  
Jolly W. Matthews, Esq.  
\*MATTHEWS, STROUD AND RATLIFF  
Attorneys at Law  
307 West Pine Street  
Hattiesburg, MS 39401  
Telephone: 601-545-2211  
Telecopier: 601-584-9136  
MS Bar No. 1936  
Attorney for Jason R. Rahaim

STATE OF MISSISSIPPI  
COUNTY OF FORREST

Personally appeared before me, the undersigned authority in and for the said County and State, within my jurisdiction, the within named Jason P. Rahaim, who acknowledged that he is President of Deep South Developers, Inc., and that for and on behalf of the said corporation, and as its act and deed, he signed, executed and delivered the above and foregoing Supplemental Declaration of Covenants, Conditions and Restrictions for Trailwood West Subdivision, Phase I for the purposes mentioned on the day and year therein mentioned, after first having been duly authorized by said corporation so to do; and as attorney-in-fact for all the owners of lots in Trailwood West Subdivision, Phase I, as per the authority granted the Declarant in the Covenants hereinabove referred to.

Given under my hand and official seal of office on this the 22nd day of July, 1998.

Cinda Powell  
Notary Public



My commission expires:

Notary Public State of Mississippi At Large  
Commission Expires: November 6, 1999  
BONDED THRU MICHEN MARCHETTI, INC.

June 26, 1998

SH: 125-97

Deep South Developers, Inc.  
P.O. Box 443  
Richton, MS 39476

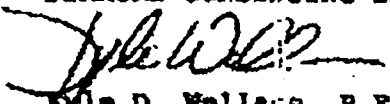
Subject: Pump Specifications

Dear Sir(s),

This low pressure system will consist of 2.5 and 3.0 PVC lines along the roadways adjacent to the proposed lots. Trailwood Subdivision will install service lines consisting of 2 inch PVC with a 1.5 inch corporation stop at the front property line for each lot. Each property owner will be required to furnish adequate pumping pressure and volume to ensure that the system will operate properly.

Each homeowner will provide a pump assembly to relay household sewerage to the low pressure sewer line. The pump assembly must contain a storage basin with a minimum 76 gallon capacity. A submersible pump assembly is installed within the storage basin. The submersible pump must be capable of grinding solids to a fine slurry mix before pumping to the low pressure collection system. The pump assembly must be capable of cycling through pumping and resting conditions. The pump must possess the required power to attain a total dynamic head of 60.0 feet or greater and provide a volume displacement of a minimum of 11 gallons per minute.

Sincerely  
SIMMONS CONSULTING ENGINEERS, P.A.



Kyle D. Wallara, P.E.  
Vice-President

BOOK 0798 PAGE 538

Exhibit (8)

TOTAL P.02

STATE OF MISSISSIPPI

COUNTY OF FORREST

**SUPPLEMENTAL DECLARATION OF COVENANTS, CONDITIONS AND  
RESTRICTIONS FOR TRAILWOOD WEST SUBDIVISION PHASE II**

THIS SUPPLEMENTAL DECLARATION is made this the 26<sup>th</sup> day of October 2004,  
by DEEP SOUTH DEVELOPERS, INC., a Mississippi Corporation (hereinafter referred to as  
"Declarant"):

WITNESSETH:

WHEREAS, Declarant is the successor to Five "R" Development Corporation; and

WHEREAS, Five "R" Development Corporation was the owner of all lands developed as  
Trailwood Subdivision, Phase I; Trailwood Subdivision, Phase II; Trailwood Subdivision, Phase  
III; Trailwood Subdivision, Phase IV; Trailwood Subdivision, Phase V; and

WHEREAS, Deep South Developers, Inc., is the successor to Five "R" Development  
Corporation and did previously adopt, incorporate and reaffirm the Declaration of Covenants,  
Conditions and Restrictions for Trailwood recorded in Book 589 at Page 19, and re-recorded in  
Book 590 at Page 437-465, through the Supplemental Declaration of Covenants, Conditions and  
Restrictions for Trailwood West Subdivision Phase I, recorded in Book 798 at Page 522-538;  
and

WHEREAS, Declarant is the owner of certain real property situated in Forrest County,  
Mississippi, more particularly described on Exhibit "A", known as attached hereto and made a  
part hereof; and

WHEREAS, the property described in Exhibit "A" is held, transferred, sold, conveyed  
and occupied subject to the covenants, conditions, restrictions, easements, charges and liens as  
set forth in the Declaration of Covenants, Conditions and Restrictions for Trailwood recorded in



Book 589 at Page 19 and re-recorded in Book 590 at Page 437-465, and also the Supplemental Declaration of Covenants, Conditions and Restrictions for Trailwood West Subdivision Phase I recorded in Book 798 at Page 522-538, all in the office of the Chancery Clerk of Forrest County, Mississippi (sometimes referred to as "Existing Covenants and Restrictions"); and

WHEREAS, Declarant is the owner of real property described in Exhibit "A" and is developing said property as Trailwood West Subdivision, Phase II, and hereby elects to modify the Existing Covenants and Restrictions as they apply to Trailwood West Subdivision, Phase II, as is specifically hereinafter provided, but only to the extent hereinafter provided, specifically dealing with the size of the building, the sewer system, and the driveway of each residence (sometimes referred to as "Trailwood West Phase II Covenants").

NOW, THEREFORE, Declarant declares that the property described in Exhibit "A" known as Trailwood West Subdivision, Phase II, is and shall be held, transferred, sold, conveyed and occupied subject to the Existing Covenants and Restrictions, with the following modifications:

1. Section 2(a) of Article VIII is hereby deleted and the following substituted in its place and stead:

Section 2. Building Sizes and Locations.

(a)(1) The living area of the main house of a residential structure constructed as a residence on any lot, exclusive of porches and garages, shall not be less than 2,200 square feet of heated area.

(a)(2) The sewer systems shall be a low pressure system and each residence shall have a Sewage Grinder Pump to be purchased and installed by each residential owner. Each residential owner shall be solely responsible for the upkeep, maintenance, repair

and replacement of such Sewage Grinder Pump. The plans and specifications for the Sewage Grinder Pump are attached to the Supplemental Declaration of Covenants, Conditions and Restrictions for Trailwood West Subdivision Phase I recorded in Book 798 at Page 522-538 as Exhibit (B), and each owner must have a Sewage Grinder Pump that meets the specifications listed therein.

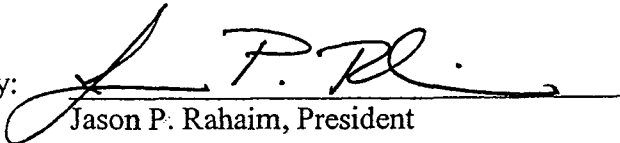
2. Section 10 of Article VIII is hereby deleted and the following substituted in its place and stead:

Section 10. Parking. Each residential building shall provide for off-street parking in the form of a paved concrete driveway extending from the street paving to the garage or carport as approved by the Architectural Review Committee.

FURTHER, Declarant states that the Existing Covenants and Restrictions are not modified except as specifically stated in this Supplemental Declaration of Covenants, Conditions and Restrictions for Trailwood West Subdivision Phase II, and that, in all other respects, the Existing Covenants and Restrictions are ratified and confirmed for the subject property described on Exhibit "A" known as Trailwood West Subdivision Phase II.

IN WITNESS WHEREOF, Declarant has caused this Supplemental Declaration of Covenants, Conditions and Restrictions for Trailwood West Phase II to be duly executed on this the 26<sup>th</sup> day of Oct., 2004.

DECLARANT: DEEP SOUTH DEVELOPERS, INC.  
A Mississippi Corporation

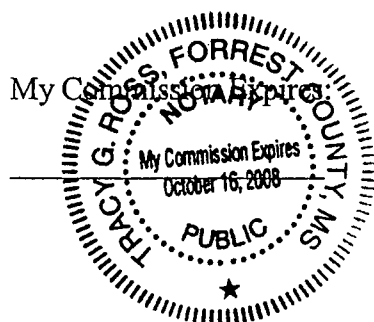
By:   
Jason P. Rahaim, President

STATE OF MISSISSIPPI

COUNTY OF Lamar

PERSONALLY appeared before me, the undersigned authority in and for said county and state, on the 26<sup>th</sup> day of October, 2004, within my jurisdiction, the within named **Jason P. Rahaim**, who acknowledged that he is President of **Deep South Developers, Inc.**, a Mississippi Corporation, and that for and on behalf of the said corporation, and as its act and deed, he executed the above and foregoing instrument for the purposes mentioned on the day and year therein mentioned, after first having been duly authorized by said company so to do.

Tracy G. Ross  
NOTARY PUBLIC



Prepared by:

Jeff C. Bowman  
Jackson, Bowman & Blumentritt, PLLC  
Post Office Box 15517  
Hattiesburg, Mississippi 39404-5517  
Telephone: (601) 264-3309  
MSB# 10622

Exhibit "A"

Commence at the Northwest Corner of the Northeast  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$  of Section 4, Township 4 North, Range 12 West, Forrest County, Mississippi, for a Point of Beginning, and run N  $89^{\circ}57'58''$  E, 435.97' (record East, 437.69'); thence S  $36^{\circ}03'32''$  E, 215.30' (record S  $36^{\circ}05'38''$  E, 215.33'); thence Southwesterly along a curve to the left having a radius of 372.50', an arc length of 169.23', and a chord bearing and distance of S  $59^{\circ}04'25''$  W, 167.78'; thence S  $58^{\circ}03'49''$  E, 232.21' (record S  $58^{\circ}06'04''$  E, 231.55') to the edge of Lake Trailwood; (the next 29 calls are along said edge of Lake Trailwood) thence S  $40^{\circ}54'52''$  W (record S  $40^{\circ}57'30''$  W), 58.33'; thence S  $52^{\circ}34'56''$  E (record S  $52^{\circ}32'18''$  E), 53.46'; thence S  $64^{\circ}48'17''$  E (record S  $64^{\circ}45'39''$  E), 65.90'; thence N  $88^{\circ}38'03''$  E (record N  $88^{\circ}40'41''$  E), 38.79'; thence S  $75^{\circ}57'11''$  E (record S  $75^{\circ}54'33''$  E), 80.09'; thence S  $77^{\circ}11'43''$  E (record S  $77^{\circ}09'05''$  E), 43.12'; thence S  $49^{\circ}28'04''$  E (record S  $49^{\circ}25'26''$  E), 51.27'; thence S  $30^{\circ}37'10''$  E (record S  $30^{\circ}34'32''$  E), 37.73'; thence S  $47^{\circ}09'43''$  E (record S  $47^{\circ}07'05''$  E), 46.82'; thence S  $13^{\circ}28'50''$  E (record S  $13^{\circ}26'12''$  E), 50.26'; thence S  $16^{\circ}37'09''$  W (record S  $16^{\circ}39'47''$  W), 45.60'; thence S  $72^{\circ}18'36''$  E (record S  $72^{\circ}15'58''$  E), 36.35'; thence N  $67^{\circ}20'42''$  E (record N  $67^{\circ}23'20''$  E), 17.22'; thence N  $83^{\circ}33'25''$  E (record N  $83^{\circ}36'03''$  E), 18.81'; thence S  $76^{\circ}13'27''$  E (record S  $76^{\circ}10'49''$  E), 26.82'; thence S  $51^{\circ}58'49''$  E (record S  $51^{\circ}56'11''$  E), 70.79'; thence S  $73^{\circ}05'25''$  E (record S  $73^{\circ}02'47''$  E), 58.71'; thence N  $83^{\circ}25'30''$  E (record N  $83^{\circ}28'08''$  E), 71.34'; thence N  $77^{\circ}45'31''$  E (record N  $77^{\circ}48'09''$  E), 32.23'; thence S  $45^{\circ}08'46''$  E (record S  $45^{\circ}06'08''$  E), 22.82'; thence S  $21^{\circ}08'44''$  E (record S  $21^{\circ}06'06''$  E), 20.68'; thence S  $54^{\circ}09'58''$  E (record S  $54^{\circ}07'20''$  E), 25.95'; thence S  $23^{\circ}00'02''$  E (record S  $22^{\circ}57'24''$  E), 72.91'; thence S  $52^{\circ}16'49''$  E (record S  $52^{\circ}14'11''$  E), 46.05'; thence S  $69^{\circ}08'34''$  E (record S  $69^{\circ}05'56''$  E), 103.04'; thence S  $49^{\circ}47'30''$  E (record S  $49^{\circ}44'52''$  E), 41.76'; thence S  $29^{\circ}07'15''$  E (record S  $29^{\circ}04'37''$  E), 60.57'; thence S  $10^{\circ}48'44''$  E (record S  $10^{\circ}46'06''$  E), 67.21'; thence S  $44^{\circ}56'29''$  E (record S  $44^{\circ}53'51''$  E), 39.49'; thence, leaving the edge of Lake Trailwood, S  $10^{\circ}42'51''$  E, 302.72'; thence S  $18^{\circ}51'07''$  W, 173.09'; thence S  $48^{\circ}59'24''$  W, 210.28'; thence Northwesterly along a curve to the left having a radius of 104.29', an arc length of 89.19', and a chord bearing and distance of N  $65^{\circ}30'00''$  W, 86.50'; thence West, 463.80'; thence Northwesterly along a curve to the right having a radius of 175.00', an arc length of 215.71', and a chord bearing and distance of N  $54^{\circ}41'16''$  W, 202.31'; thence N  $19^{\circ}22'33''$  W, 95.52'; thence Northwesterly along a curve to the left having a radius of 225.00', an arc length of 132.22', and a chord bearing and distance of N  $36^{\circ}12'40''$  W, 130.33'; thence N  $53^{\circ}02'48''$  W, 113.47'; thence Northwesterly along a curve to the right having a radius of 400.00', an arc length of 224.04', and a chord bearing and distance of N  $37^{\circ}00'04''$  W, 221.12'; thence West, 350.94' to the West line of the Northeast  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$  of the above said Section 4; thence N  $00^{\circ}07'49''$  E (record N  $00^{\circ}10'27''$  E) along said West line, 1122.83' to the Point of Beginning. Said property is situated in the Northeast  $\frac{1}{4}$  and Southeast  $\frac{1}{4}$  of the Northwest  $\frac{1}{4}$  and in the Northwest  $\frac{1}{4}$  and Southwest  $\frac{1}{4}$  of the Northeast  $\frac{1}{4}$  of Section 4, Township 4 North, Range 12 West, Forrest County, Mississippi, and contains 36.07 acres, more or less.

