

# Deed restrictions for your protection

Subject to the following protective covenants and restrictions. These protective covenants may be legally enforced by the seller, or by any purchaser at Indian Creek Farms. These restrictions are also placed for the benefit of the people of Lewis County, and may be enforced by the duly elected or appointed officials of same acting in their official capacity. Seller and his assigns may enter onto the property in order to ensure compliance with these restrictions and may delegate this inspection to third parties. All purchasers of these farms, for themselves, their heirs and assigns, by acceptance of the conveyance of the farm, agree to be bound by the covenants herein contained, which shall remain in full force and effect until December 31, 2036.

1. All tracts shall be for single-family residential or recreational use with customary outbuildings, with no structure being used for any type of business or commercial enterprise.

2. All homes must be of a traditional style and structure. Dome, polygon or fiberglass homes are prohibited. Homes must be completed within one year of the beginning of construction. All homes must be built by professional contractors unless self-construction is approved in writing by seller. The exterior of all homes shall be built using new materials. All homes must be properly under-skirted.

3. Homes must contain a minimum of 900 square feet of heated indoor space, exclusive of garages and porches. Double-wide manufactured homes are permitted, provided that any manufactured home is no more than eight years old at the time of placement and has not suffered a fire or other casualty. For example, a home placed in 2006 must be a 1998 or newer model. Single-wide manufactured homes no more than eight years old at the time of placement may be allowed with prior developer approval, and shall not be placed until such approval, in writing, has been received.

4. Non-conforming structures or residences are permitted on any tract of more than 15 acres provided that the non-conforming structure must be placed a minimum of 200 feet from the center-line of the road and 60 feet from any adjoining property owner.

5. No incomplete or junk type structures shall be permitted on the property. No temporary house, shack, tent, camper, school bus or recreational vehicle shall be used as a permanent dwelling; however, camping, with customary structures or vehicles, is permitted on any tract for up to 180 days per year, provided the campsite and structures are a minimum of 200 feet from the centerline of the road and 60 feet from any adjoining property owner. There shall be no more than one campsite or RV per 10 acres

## Summary of Restrictions

- This is just a summary. Every word of these restrictions is important and has meaning, and they should be read in full before purchasing.
- These restrictions may be enforced by seller, other purchasers, or county officials.
- This property is for residential or recreational use only.
- Newer double-wides welcome. Single-wides allowed if placed 200 feet from the road with prior developer permission.
- Camping and recreational use is permitted on larger tracts..
- Boats, tractors, RVs and construction equipment must be stored behind dwelling.
- No junk, junk cars or unsightly debris.
- No swine or factory farming.
- Only one dwelling per tract. No subdivision allowed.
- Anyone convicted of sex offenses, violent felonies or distribution of methamphetamine may not own or reside on the property.

owned, provided however that any owner may exceed this limitation for up to 14 days each year.

6. No accumulation of discarded personal effects, debris, waste, garbage or other unsightly objects or matter will be permitted.

7. No animals may be raised or kept for commercial purposes, except as stated below. Household pets may be kept provided they are not kept, tied, or maintained for commercial purposes. All swine are prohibited, including miniature or pet animals. Cows or horses may be kept commercially, provided that no more than one horse, cow or other large animal is permitted per acre. Chickens may be kept for personal use only. All factory farming is prohibited. Examples of factory farming are commercial chicken houses, slaughterhouses or cattle feed lots. Notwithstanding the above, up to two animals of any type may be kept as part of a bona fide 4-H project.

8. Before placement or occupancy of any residence, a sewage disposal system shall be installed in conformity with the minimum standards of the County Board of Health. In addition, the disposal system must be maintained in accordance with the standards of the county Board of Health. Outhouse toilets are prohibited for any permanent dwelling.

9. Any motorized vehicles left unattended or without current license

plates and registration for more than 30 days shall be removed from the property at the owner's expense. No junk or non-operative vehicles shall be kept on the property. All recreational vehicles, boats, tractors and similar vehicles shall be kept behind the residence when not in use. Construction equipment may not be stored or parked overnight on the property unless placed behind the dwelling or a minimum of 200 feet from the road, whichever is greater. No items or vehicles may be regularly stored or kept on the property until after the construction and occupation of a dwelling unless such items are stored in a fully enclosed barn or storage building.

10. Only one dwelling per tract is permitted. No tract may be subdivided.

11. All buildings must be set back a minimum of 70 feet from the center line of the public or private road and 30 feet from any adjoining property line.

12. Farm owners must comply with zoning and land use regulations of Lewis County and the State of Kentucky.

13. Driveways are to be built using a proper culvert, and shall be constructed of concrete, gravel, asphalt or chip and seal material. The use of shredded shingles or similar materials as a paving material is expressly prohibited.

14. Billboards and outdoor commercial advertising is prohibited, except to advertise land or homes for sale. Political and non-commercial signs are permitted, provided that the total sign area on any one tract shall not exceed 64 square feet.

15. Certain persons may not purchase, own or reside on the property. Any person who is required to register as a sex offender or sexual predator shall not own or reside on the property. This provision shall not apply where the offense requiring registration involved consensual relations with a victim 16 years of age or older and an offender 24 years of age or younger at the time of the offense. Any person having been convicted of house burglary, arson, rape, robbery or kidnaping may not own or reside on the property for a period of seven years following said conviction. Any person having been convicted of the distribution or manufacture of methamphetamine may not own or reside on the property for a period of seven years following said conviction.

16. Any property owner who shall be rendered ineligible to own property due to a future conviction of the offenses enumerated in item 15 shall move from the property immediately and have six months to sell the property, after which any person authorized to enforce these restrictions may seek a judicial sale of the property. A conviction shall be deemed to have occurred only after all appeals have been exhausted or after the statutory appeal deadline period has lapsed.

17. If any restriction, or part of any restriction, shall be declared invalid, illegal, or unconstitutional by any federal or state court, or by any government agency or body, or in any other manner, all other restrictions shall remain in full force and effect. Where these covenants differ from any zoning or other regulations of Lewis County, Kentucky, the stricter shall apply.

Subject to all laws of the United States, the State of Kentucky, Lewis County and their respective subdivisions.

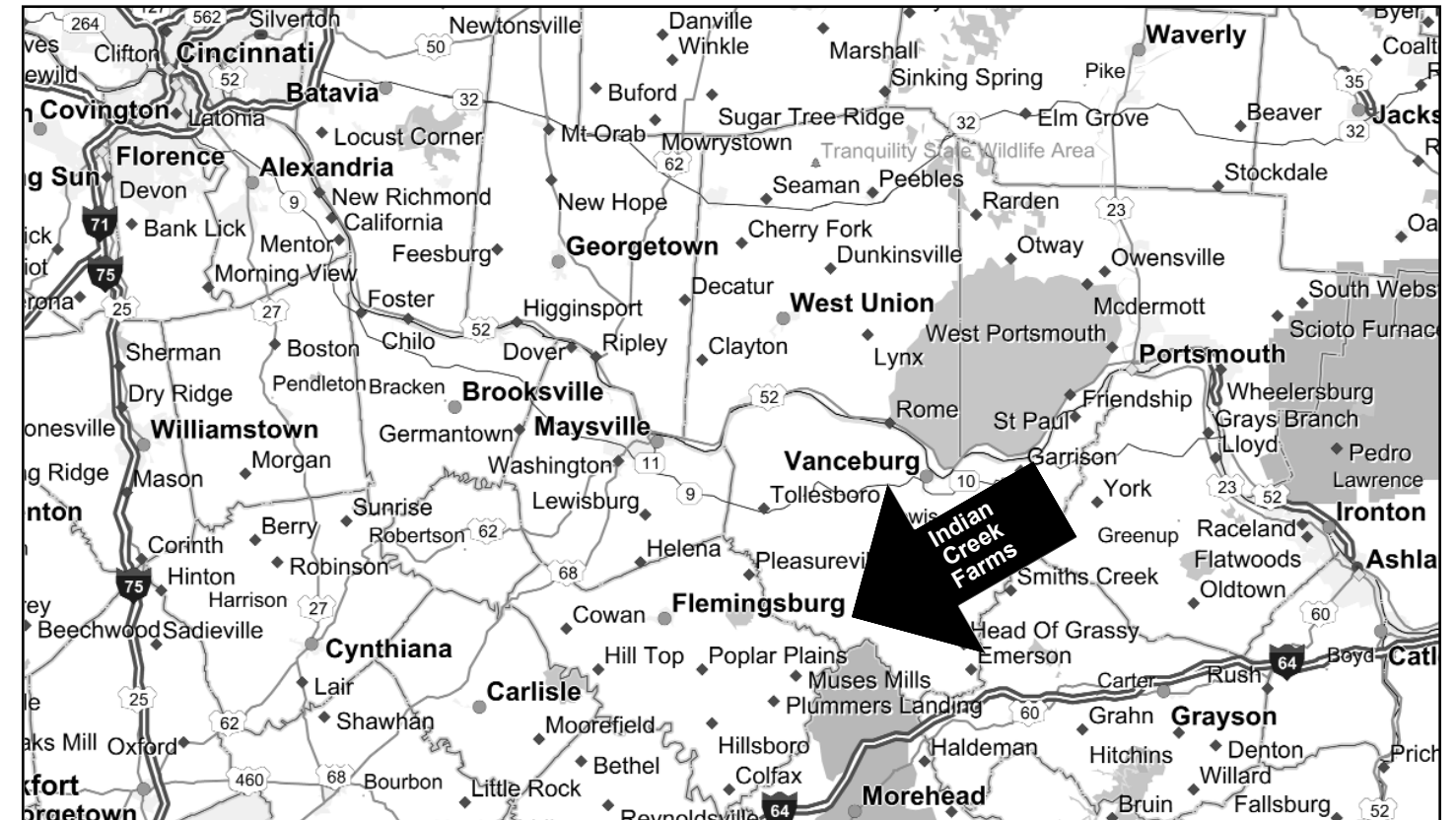
18. Seller reserves the right to make reasonable changes, exceptions or clarifications to these restrictions. Such changes, exceptions or clarifications shall be made in writing, and where appropriate recorded in the Lewis County Recorder's Office.

SUBJECT TO ALL ZONING LAWS AND HEALTH DEPARTMENT REGULATIONS OF LEWIS COUNTY, KENTUCKY.

Seller reserves one-half of the usual one-eighth royalty in all oil and gas and a one-half interest in all coal and other minerals. Any new leases shall be in the discretion of the grantee or his successors in title.

# Indian Creek Farms

## 5- to 28-acre Tracts on the Cooper Branch of Indian Creek Lewis County, Kentucky, 20 miles north of Morehead



**From Vanceburg:** From the intersection of the AA Highway and SR 59, go south on SR 59 for five miles. Turn right onto SR 344 and go 4.8 miles to SR 377. Bear left onto SR377 and go 5.7 miles to Cooper Branch Road. Turn right, go 1.5 miles and see signs.

**From Cincinnati or Maysville:** This isn't the shortest route, but is the easiest. Take the AA Highway (Hwy. 9) to Vanceburg and follow directions above.

**From Morehead:** From the Lowe's/Kroger shopping center on SR 32, go north on 32 about a mile to SR 377. Turn right, go 18.5 miles to Cooper Branch Road. Turn left, go 1.5 miles and see signs.

**Only \$495 Down!**

**Owner Financing**

**Double-wides welcome**

**Waterline (Some Tracts)**

**Immediate Possession**

**Deed Restrictions**

**No Pre-pay penalty**

**Recreational Use Allowed  
on Larger Tracts**

**Money Back Guarantee**

If you change your mind for any reason or no reason within 14 days of your purchase of the property, we will gladly refund all money paid.

For more information contact

**Frank M. Hurdle, owner**

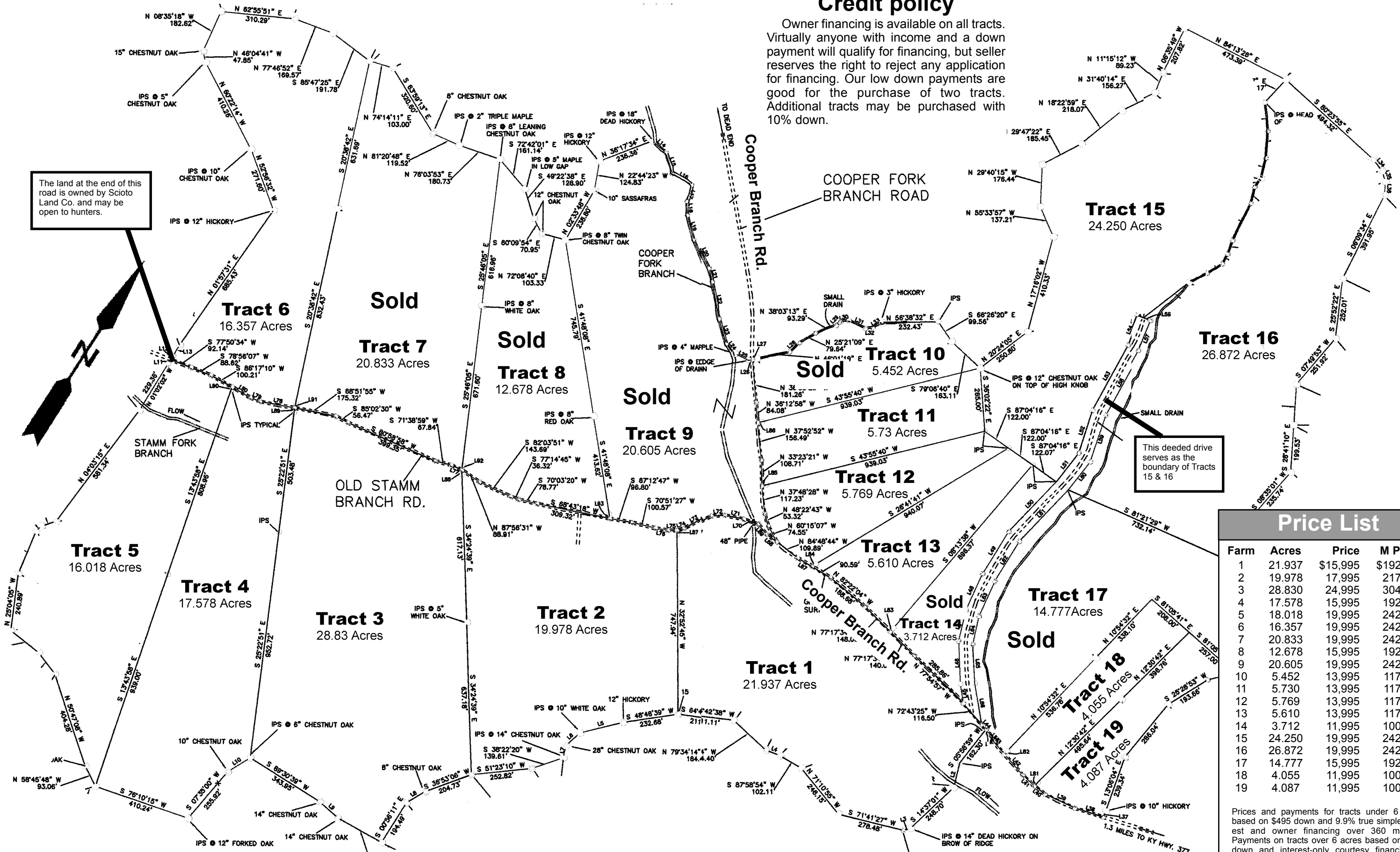
126 East College

Holly Springs, MS 38635

**662-252-3707**

## Credit policy

Owner financing is available on all tracts. Virtually anyone with income and a down payment will qualify for financing, but seller reserves the right to reject any application for financing. Our low down payments are good for the purchase of two tracts. Additional tracts may be purchased with 10% down.



The land at the end of this road is owned by Scioto Land Co. and may be open to hunters.

This deeded drive serves as the boundary of Tracts 15 & 16

### Price List

Farm	Acres	Price	M Pmt.
1	21.937	\$15,995	\$192.46
2	19.978	17,995	217.29
3	28.830	24,995	304.21
4	17.578	15,995	192.46
5	18.018	19,995	242.13
6	16.357	19,995	242.13
7	20.833	19,995	242.13
8	12.678	15,995	192.46
9	20.605	19,995	242.13
10	5.452	13,995	117.48
11	5.730	13,995	117.48
12	5.769	13,995	117.48
13	5.610	13,995	117.48
14	3.712	11,995	100.07
15	24.250	19,995	242.13
16	26.872	19,995	242.13
17	14.777	15,995	192.46
18	4.055	11,995	100.07
19	4.087	11,995	100.07

Prices and payments for tracts under 6 acres based on \$495 down and 9.9% true simple interest and owner financing over 360 months. Payments on tracts over 6 acres based on \$495 down and interest-only courtesy financing at 14.9% for up to five years. There is never any penalty to pre-pay or pay off your mortgage.