

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 South Ribolt 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, 2037.

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 other than agriculture.

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 1,100 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 four years old at the time of placement and has not suffered a fire or other casualty. For example, a home placed in 2007 must be a 2003 or newer model.

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 500 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 owned, provided however that any owner may exceed this limitation for

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-wide mobile homes are not permitted.
- 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.

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 300 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.

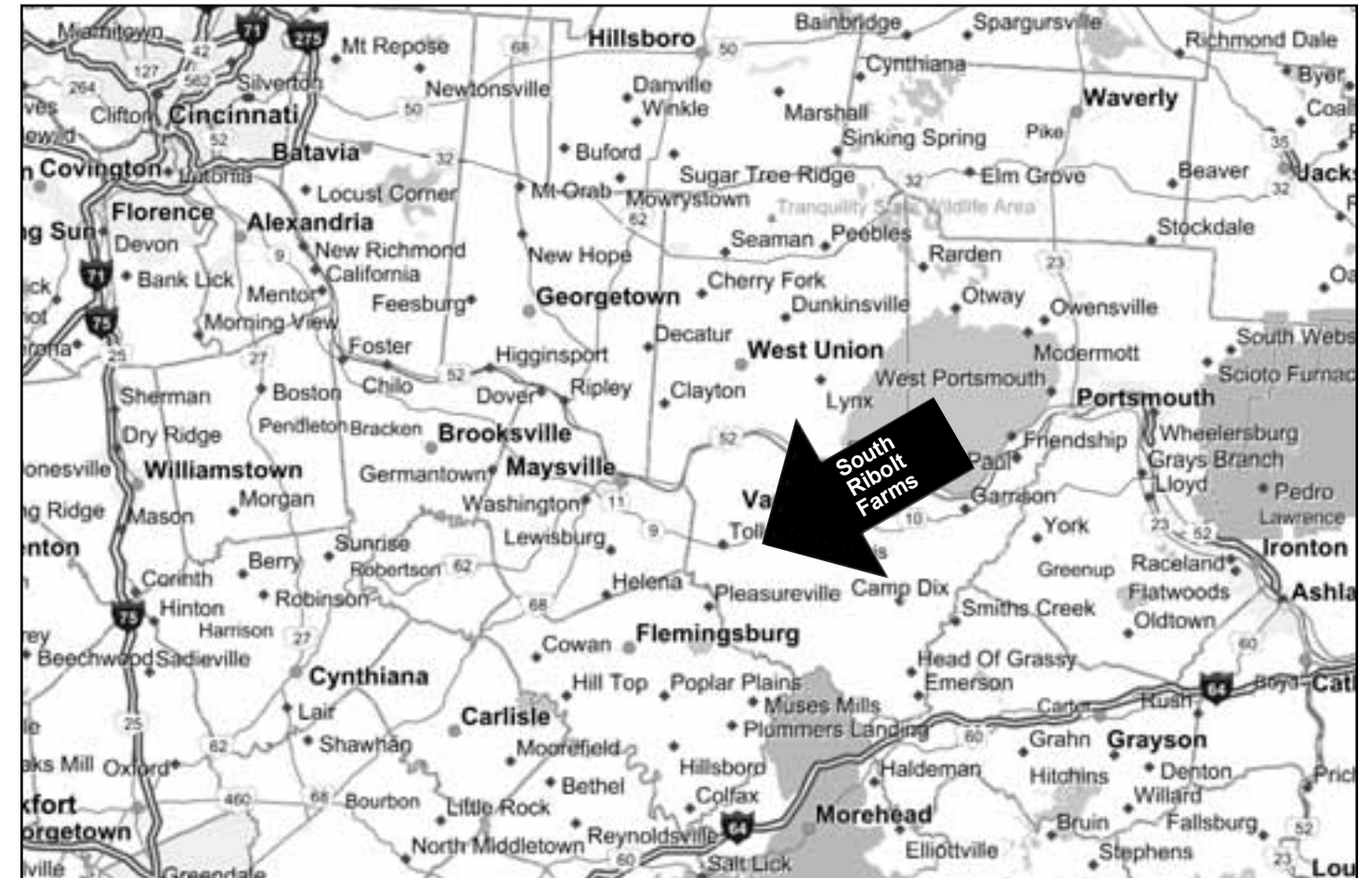
18. Seller reserves the right to make reasonable changes, exceptions or clarifications to these restrictions. Such changes, exceptions or clarifications shall be made in writing, and where appropriate recorded in the Lewis County Recorder's Office.

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.

South Ribolt Farms

5- to 20-acre Tracts in Lewis County, Kentucky
15 miles east of Maysville, on May Hollow Road



From Maysville: From the intersection of the AA Highway and SR 11, go east on the AA Highway 11.4 miles to Tollesboro. Continue east on the AA for 5.2 miles to May Hollow Road. Turn right, go south about a mile and take the right branch. Go about one-fifth mile and you are at the entrance to the property.

Only \$495 Down!

Owner Financing

Double-wides welcome

Waterline Planned

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

South Ribolt Farms

Price List			
Farm	Acres	Price	M Pmt.
1	5.001	\$14,995	\$126.18
2	6.513	14,995	126.18
3	7.298	14,995	126.18
4	8.369	16,995	143.58
5	11.070	19,995	169.69
6	14.250	24,995	213.20
7	22.448	29,995	243.38
8	20.838	39,995	325.88
9	17.793	24,995	213.20
10	13.959	24,995	213.20
11	5.151	24,995	213.20
12	5.11	13,995	111.38
13	5.001	9,995	78.38
14	5.016	13,995	111.38
15	5.015	14,995	126.18
16	5.050	17,995	144.38

Prices and payments based on \$495 down and 9.9% true simple interest and owner financing over 360 months. There is never any penalty to pre-pay or pay off your mortgage.

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.

Road Notice

The road which goes through this property is a former public road which the county no longer maintains. Developer is bringing this road up to required standards for county acceptance. The county will not accept this road until two or three houses have been constructed, and even then it is in the county's sole discretion as to whether or not to accept any new roads into the system.

Developer will maintain road through 2007. After that, lot owners must maintain road subject to a private road agreement if and until county shall choose to accept road into the county system.

