

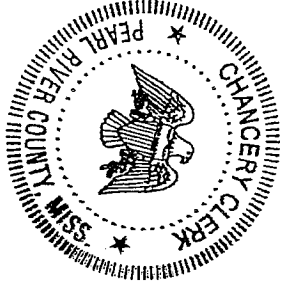
ANCHOR LAKE PROPERTY OWNERS ASSOCIATION
REVISED COVENANTS FOR UNITS 1 AND 2
ANCHOR LAKE SUBDIVISION
CARRIERE, MS 39426
JUNE 30, 2014

All Anchor Lake Property Owners were mailed written notification of ALPOA's intent to revise our covenants. All owners were given the opportunity to vote on these revised covenants, either via mail or in person. Voting was opened in May 2014 and was closed on June 30, 2014 when 184 notarized yes votes (54%) were obtained from owners in Units 1 and 2. ALPOA is recording these revised covenants with the Chancery Clerk's office in Pearl River County making them our official covenants.

David Earl Johnson

Witness

*95 NAVARDO DR.
PICAYUNE MS. 39466
504-421-2862*



Chancery Clerk's Office
Pearl River County, Mississippi
I certify the instrument
was filed and recorded
JUNE 30 2014 03:18:00PM
Book 1086 Page 225 Thru 227
Instrument 201405190 Page 1 of 3
Witness my hand and seal
David Earl Johnson

Anchor Lake Subdivision
Protective Covenants
UNIT 1

REVISED June 30, 2014

1. **OWNER:** Anchor Lake Property Owners Association (ALPOA), Carriere, MS, unit 1, as recorded in plat or map now on file in the land records of the office of the chancery court of Pearl River County, Mississippi.
2. **LAND DESCRIPTION:** Unit 1, Anchor Lake Subdivision, Pearl River County, MS.
3. **LAND USE AND BUILDING TYPE:** No lot shall be used except for the construction of a (one) dwelling and appurtenant outbuildings.
4. **DWELLING COST, QUALITY AND SIZE:** The ground floor of the main structure, exclusive of one-story open porches and garages shall be not less than 800 square feet. Plans will be subject to approval by the ALPOA building committee.
5. **BUILDING LOCATION:** No building shall be located on any lot nearer than 20 feet to the front line, or nearer than 10 feet to the side line, nor nearer than 20 feet to the rear lot line. For the purpose of this covenant, eaves and steps shall not be considered part of the building. No building which is constructed or used for the purpose of housing animals shall be located nearer than 40 feet to any adjacent lot.
6. **LOT AREA AND WIDTH:** No dwelling shall be erected or placed on any lot having a width of less than 50 feet at the minimum building setback line nor shall any dwelling be erected or placed on any having an area of less than 20,000 square feet.
7. **EASEMENTS:** Easements for installation and maintenance of utilities and drainage facilities are reserved as shown on the recorded plat.
8. **NUISANCES:** No noxious or offensive activity shall be carried on upon any lot, nor shall anything be done thereon which may be or may become an annoyance or nuisance to the neighborhood. No hogs, goats, or ordinances shall be kept or maintained on any of such lots. All Pearl River County rules, regulations, and ordinances must be complied with.
9. **Membership in ALPOA:** Upon completion of act of sale to buy a lot in the Anchor Lake Subdivision, you have agreed to abide by the covenants of this subdivision and become a member of ALPOA. All members of ALPOA who bought property prior to the approval of these covenants on June 30, 2014 shall continue to pay dues on a voluntary basis. All members of ALPOA who purchased property after June 30, 2014 are required to pay dues. Dues shall be assessed and due by the end of February of each year. Dues shall be assessed per residence. One or more vacant lots shall be combined and considered as one lot for the purpose of paying dues.
10. **TERM:** These Covenants are to run with the land and shall be binding on all parties and all persons claiming under them for a period of not to exceed eight years from the date these Covenants are recorded. After which time said Covenants shall be automatically extended for successive periods of eight years unless an instrument signed by a majority of the then Property Owners of the lots has been recorded agreeing to change such Covenants in whole or in part.
11. **ENFORCEMENT:** Enforcement shall be by proceedings at law or in equity against any persons or person violating or attempting to violate any Covenant either to restrain violation or to recover damages
12. **SEVERABILITY:** Invalidation of any one of these Covenants by Judgment or Court order shall in no wise affect any of the other provisions which shall remain in full force and effect.

Anchor Lake Subdivision
Protective Covenants
UNIT 2

REVISED June 30, 2014

1. **OWNER:** Anchor Lake Property Owners Association (ALPOA), Carriere, MS, unit 2, as recorded in plat or map now on file in the land records of the office of the chancery court of Pearl River County, Mississippi.
2. **LAND DESCRIPTION:** Unit 2, Anchor Lake Subdivision, Pearl River County, MS.
3. **LAND USE AND BUILDING TYPE:** No lot shall be used except for the construction of one dwelling and appurtenant outbuildings, except that lots 50 through 135, inclusive, may have Mobile Homes provided that they are of less than two years old, when placed on site; that the wheels must be removed and that they must sit on permanent foundations, and exposed areas landscaped.
4. **DWELLING COST, QUALITY AND SIZE:** The ground floor of the main structure, exclusive of one-story open porches and garages shall be not less than 800 square feet. Plans will be subject to approval by the ALPOA building committee.
5. **BUILDING LOCATION:** No building shall be located on any lot nearer than 20 feet to the front line, or nearer than 10 feet to the side line, nor nearer than 20 feet to the rear lot line. For the purpose of this covenant, eaves and steps shall not be considered part of the building. No building which is constructed or used for the purpose of housing animals shall be located nearer than 40 feet to any adjacent lot.
6. **LOT AREA AND WIDTH:** No dwelling shall be erected or placed on any lot having a width of less than 50 feet at the minimum building setback line nor shall any dwelling be erected or placed on any having an area of less than 20,000 square feet.
7. **EASEMENTS:** Easements for installation and maintenance of utilities and drainage facilities are reserved as shown on the recorded plat.
8. **NUISANCES:** No noxious or offensive activity shall be carried on upon any lot, nor shall anything be done thereon which may be or may become an annoyance or nuisance to the neighborhood. No hogs, goats, or chickens shall be kept or maintained on any of such lots. All Pearl River County rules, regulations, and ordinances must be complied with.
9. **Membership in ALPOA:** Upon completion of act of sale to buy a lot in the Anchor Lake Subdivision, you have agreed to abide by the covenants of this subdivision and become a member of ALPOA. All members of ALPOA who bought property prior to the approval of these covenants on June 30, 2014 shall continue to pay dues on a voluntary basis. All members of ALPOA who purchased property after June 30, 2014 are required to pay dues. Dues shall be assessed and due by the end of February of each year. Dues shall be assessed per residence. One or more vacant lots shall be combined and considered as one lot for the purpose of paying dues.
10. **TERM:** These Covenants are to run with the land and shall be binding on all parties and all persons claiming under them for a period of not to exceed eight years from the date these Covenants are recorded. After which time said Covenants shall be automatically extended for successive periods of eight years unless an instrument signed by a majority of the then Property Owners of the lots has been recorded agreeing to change such Covenants in whole or in part.
11. **ENFORCEMENT:** Enforcement shall be by proceedings at law or in equity against any persons or person violating or attempting to violate any Covenant either to restrain violation or to recover damages
12. **SEVERABILITY:** Invalidation of any one of these Covenants by judgment or Court order shall in no wise affect any of the other provisions which shall remain in full force and effect.

STATE OF MISSISSIPPI
COUNTY OF PEARL RIVER



"PROPOSED COVENANTS"

**RESTRICTIONS, COVENANTS AND CONDITIONS
FOR ANCHOR LAKE SUBDIVISION, UNIT II**
BY DECLARATION OF THE MAJORITY OF THE LOT OWNERS

Chancery Clerk's Office
Pearl River County, Mississippi
I certify the instrument
has filed and recorded
OCTOBER 23 2008 03:35:00PM
Instrument 0976 Page 616 Thru 627
Instrument 200814761 Page 1 of 12
DAVID EARL JOHNSON

KNOW ALL MEN BY THESE PRESENTS:

The owners of the lots located in Anchor Lake Subdivision, Unit II, as recorded in plat or map now on file in the land records of the Office of the Chancery Court of Pearl River County, Mississippi, do hereby impress each of the lots set out the plat of Anchor Lake Subdivision, Unit II, with the following restrictions, covenants and conditions for the purpose of carrying out a general plan of development and maintenance of the subject premises, to-wit:

AUTHORITY TO IMPRESS COVENANTS, CONDITIONS AND RESTRICTIONS

1. That Article 9. of the Covenants, Conditions and Restrictions set out on the Plat of Anchor Lake Subdivision, Unit II, of record in the Office of the Chancery Clerk of Pearl River County, Mississippi, states as follows, to-wit:

"TERM: These covenants are to run with the land and shall be binding on all parties and all persons claiming under them for a period of not to exceed eight years from the date these covenants are recorded, after which time said covenants shall be automatically extended for successive periods of eight years, unless an instrument signed by a majority of the then owners of the lots has been recorded agreeing to change such covenants in whole or in part."

TABULATION OF LOT OWNERS

1. Number of Lots in Anchor Lake Subdivision, Unit II: 185

*AS ALPOA
PO Box 237
Covenee MS 39426*

2. Number of Lot Owners in Anchor Lake Subdivision, Unit II, _____
In favor of adopting these Restrictions, Covenants and Conditions: _____
3. Percentage of Lot Owners in favor of adoption: _____
4. The undersigned being a majority of the Lot Owners in Anchor Lake Subdivision, Unit II, under the authority hereinabove recited, have and do by this instrument impress each of the lots set out the plat of Anchor Lake Subdivision, Unit II, with the following restrictions, covenants and conditions for the purpose of carrying out a general plan of development and maintenance of the subject premises, to-wit:

RECISSION OF PRIOR RESTRICTIONS, COVENANTS AND CONDITIONS

1. If this document is approved in writing or by separate ballot by a majority of the Lot Owners of Anchor Lake Subdivision, Unit II, as aforesaid, then, in that event, the restrictions, covenants and conditions applicable to Anchor Lake Subdivision, Unit II, dated _____, as recorded on the face of the Plat of Anchor Lake Subdivision, Unit II, now of record in the Office of the Chancery Clerk of Pearl River County, Mississippi, are replaced in their entirety by these restrictions, covenants and conditions effective at midnight at _____.

**RESTRICTIONS, COVENANTS AND
CONDITIONS OF ANCHOR LAKE SUBDIVISION, UNIT II**

1. **LAND USE:** No lot shall be used for other than residential purposes (except as elsewhere herein provided), and no soil or trees shall be removed for any commercial use. Cutting of trees shall be limited to the extent necessary for

clearing the foundation site for construction; any additional cutting of trees shall be done only upon written approval of _____.

2. **DWELLING QUALITY, BUILDING TYPE, AND SIZE:** Except for Lots 50 through 135, the main structure, exclusive of open porches and garages/carpports erected and/or constructed on any lot shall not contain less than 1200 square feet living area heated and cooled. Plans shall be subject to approval by the Anchor Lake Property Owner's Association ("ALPOA") and/or its designated building committee prior to commencing construction. All residences constructed on any lot shall be fully finished dwellings of generally accepted building materials and constructed according to conventional methods of construction, using conventional materials and must be completed within twelve (12) months from the date construction is commenced. All residences must comply with Pearl River County building codes and regulations. No structures of a temporary character, including but limited to temporary housing, mobile homes, modular houses (prefabricated), manufactured homes, FEMA trailers and/or FEMA/Katrina Cottages shall be allowed on any lot. No travel trailer, tent, shack, garage, or other out buildings or storage buildings shall be used as a residence and/or shall be allowed at any time. Individual sewage disposal systems (septic tanks) shall be installed in accordance with the current Mississippi State Board of Health / Pearl River County, and PRC Utility Authority regulations and appropriate permits will be posted during construction.

No lot owner or holder of a contract on any lot shall commence construction of

any improvement on said lot, including driveways or fences, unless lot owner shall first have submitted in duplicate to the ALPOA building committee or its designated representative, and received approval of a plan showing:

- A. The perimeter outline of the lot to scale;
- B. The perimeter outline with measurements and height of all proposed improvements;
- C. The distances of all proposed improvements to all lot lines;
- D. Floor plans showing the dimensions of the finished floor area;
- E. A drawing of the front elevation showing exterior materials, colors, roof design and slope, shutters, awnings, porches and other attachments.

If the ALPOA building committee, or its designated representative finds the plan to be (1) not in violation of the other provisions of these covenants or the plat, and (2) not so out of character and unharmonious with existing residences within the Anchor Lake area, in particular with residences on lots subject to these covenants, as to adversely affect property values or the aesthetic quality of the neighborhood, ALPOA may approve the plans. If the plan is rejected, the reason shall be given in writing. After correcting the objections, a plan may be resubmitted.

With respect to lots 50 through 135, in addition to single family dwellings, mobile homes, modular houses (prefabricated), and/or manufactured homes shall be allowed on lots 50 through 135, only. Should a single family dwelling be constructed on lots 50 through 135, then, the construction of said dwelling shall conform to the requirements imposed by these covenants. Should a mobile,

modular and/or manufactured home be located on lots 50 through 135, then such mobile, modular and/or manufactured home must be in good condition as determined by the ALPOA building committee or its designated representative. Further, such mobile, modular and/or manufacturing homes must have skirting at the time they are moved onto the subject property. All mobile, modular and/or manufactured homes and skirting must be approved by the ALPOA building committee or its designated representative prior to such mobile, modular and/or manufactured home being moved and/or located onto the property. Photographs of used mobile, modular and/or manufactured homes must be submitted to ALPOA building committee and/or its designated representative for approval prior to such mobile, modular and/or manufactured home being moved and/or located onto the property. Skirting must be completed within fifteen (15) days from the date the mobile, modular and/or manufactured home is moved onto the property. Individual sewage disposal systems (septic tanks) shall be installed in accordance with the current Mississippi State Board of Health / Pearl River County, and Pearl River County Utility Authority regulations and appropriate permits shall be obtained and exhibited. No other structures of a temporary character such as FEMA trailers, FEMA/Katrina Cottages, travel trailer, tent, shack, garage, campers, recreational vehicles and/or other out buildings or storage buildings shall be used as a residence and/or shall be allowed at any time.

3. **BUILDING LOCATION:** No constructed dwelling or building, and where permitted by these Covenants, no mobile home, manufactured home and/or

- modular home (collectively referred to in this Covenant as "structure") shall be located on any lot nearer than twenty (20) feet to the front line, or nearer than ten (10) feet to the side line, nor nearer than ten (10) feet to the rear lot line. For the purpose of these covenants, eaves, open porches and steps shall not be considered as a part of a structure, provided however, that this shall not be construed to permit any portion of a structure on a lot to encroach upon another lot. No structure of a temporary character, trailer, camper, recreational vehicle, tent, shack, garage or other outbuilding shall be used as a residence at any time under any conditions.
4. **LOT AREA AND WIDTH:** No residential dwelling, and where permitted, no mobile home, manufactured home and/or modular home shall be erected or placed on any lot having a width of less than fifty (50) feet at the minimum building setback line nor shall any residential dwelling, and where permitted, no mobile home, manufactured home and/or modular home shall be erected or placed on any lot having an area of less than 20,000 square feet. Only one residential dwelling, and where permitted, mobile home, modular home and/or manufactured home per lot is allowed. No lot can be re-subdivided without written permission from: (1) the ALPOA Board; and, (2) the Pearl River County Board of Supervisors and/or the Pearl River County Chancery Court.
5. **EASEMENTS:** ALPOA reserves for itself, successors and/or assigns all easements for installation and maintenance of utilities and drainage facilities are reserved as shown on the recorded plats or recorded on deeds.
6. **LOT MAINTENANCE:** Lot owners shall maintain all lots by periodic mowing of

the grass to maintain a clean and slightly appearance free of debris, trash, or junk. No lot shall be used for the storage of or maintained as a dumping ground for rubbish or junk. The accumulation of rubbish or junk on any lot, for any reason whatsoever, is expressly prohibited. Rubbish and junk are herein defined as, but not limited to, abandoned or dilapidated automobiles, trucks, boats, tractors, and other such vehicles and parts thereof, scrap building materials, scrap equipment, old washing machines, dryers, tanks, cans, barrels, boxes, drums, piping, tin, bottles, glass, old iron, machinery, rugs, paper, beds or bedding, old tires, etc. Owners of vacant lots shall maintain their property in a reasonable, safe and clean condition, and shall prevent and/or remedy any condition to exist on said lot which poses a hazard or danger. In the event a lot owner fails to maintain his or her lot as described above, after written notification to the last known address, ALPOA reserves the right, to assess the lot owner an administrative penalty in an amount of not less than \$25.00 per day per each violation until the lot owner eliminates and/or remedies each such violation. The lot owner shall pay such administrative penalty(ies) within ten (10) days of receipt of written statement rendered by ALPOA; and, that any unpaid amounts assessed as administrative penalties shall constitute a lien against subject lot. ALPOA may initiate suit in the appropriate court seeking any legal relief, equitable relief, declaratory relief, damages, fees, administrative penalties, costs, and any other charges assessed against the subject lot, including all the attorney fees in an amount of not less than \$3,700.00, together with cost of collection incurred.

7. **NUISANCES:** No illegal, noxious or offensive activity shall be conducted or permitted on any lot, nor shall anything be done thereon which may be or may become an annoyance or nuisance to the occupants of any lot subject to these covenants. No livestock, animals or poultry of any kind shall be raised, bred or kept on any lot (other than horses in place as of August 1, 2007). A reasonable number of common household pets, i.e. (dogs/cats/birds) may be kept on each parcel, provided they are not allowed to become a nuisance or hazard to other property owners. Trash and garbage receptacles shall be covered at all times, except during collection or disposal, and maintained in a sanitary condition.
8. **DAMAGED AND/OR DERELICT STRUCTURES:** In the event a dwelling or appurtenant structure is damaged, destroyed by fire or act of nature, or abandoned for a period of twelve (12) months and not maintained in a reasonably safe condition so as to constitute a health hazard to the neighborhood, or deemed uninhabitable by county ordinance; then, in that event, the lot owner shall repair, replace, or completely remove the damaged, destroyed and/or abandoned dwelling or structure within twelve (12) months from the date of occurrence.
9. **MEMBERSHIP IN PROPERTY OWNERS ASSOCIATION:** Upon the execution of a sales contract, acceptance of a deed and/or otherwise being vested with title to any lot(s) located within the Anchor Lake Subdivision, Unit I, each lot owner shall become a member of the Anchor Lake Property Owner's Association, a corporate enterprise, its successors or assigns. Such membership shall be

conditioned upon observance of the rules and regulations established by ALPOA for the benefit and general welfare of its members and for the efficient operation thereof. Said membership shall also be conditioned upon the payment, when due, of such dues, fees, administrative penalties, and charges ALPOA shall find necessary.

10. **MAINTENANCE FEES:** Fees for maintenance of Anchor Lake Properties are mandatory and shall be used for, but not limited to, the boat launch, spillway, pavilion, signs, buoys, markers, Dam, Inspection of Dam, dredging of lake/canals as well as a legal fund to be used as necessary to enforce covenants. Fees shall be assessed and due by the end of February of each year. Maintenance fees shall be assessed per family, not per lot. Each person or other entity owning a lot subject to these covenants, or holding a contract to purchase one of the lots in which contract the purchaser has the right of possession during the contract period, shall have a right of easement, use and enjoyment of certain Common Areas and the facilities thereon and shall be obligated to pay assessments for their maintenance, repair and operation as set out hereinafter. Such person or entity is hereinafter referred to as "proprietor"
- A. Membership of the Association shall be appurtenant to and may not be separated from proprietorship of any lot which is subject to assessment. No proprietor may waive or otherwise escape liability for the assessments provided herein by non-use of the Common Areas or abandonment of such lot.

- B. Proprietors shall be entitled to one vote for each lot owned or contracted for. When there is more than one proprietor for a lot, they shall determine among themselves how to cast their one vote.
- C. Assessments shall be uniform and equal as to each lot owner subject to these covenants.
11. **USE OF PROPERTY:** No dwellings or accessory structures, erected or to be erected, shall be used directly for trade or business. Commercial or industrial use of any part of this property is prohibited.
12. **TERM:** These Covenants are to run with the land and shall be binding on all parties and all persons claiming under them for a period of not to exceed eight years from the date these Covenants are recorded. After which time said Covenants shall be automatically extended for successive periods of eight years unless an instrument in writing filed with the Chancery Clerk of Pearl River County containing the notarized signatures of the fee owners of a majority of the lots subject to these covenants and restrictions has been recorded agreeing to change such Covenants in whole or in part.
13. **ENFORCEMENT:** Anchor Lake Property Owner's Association, its successors and assigns and the owner of any lot subject to these restrictions shall have the right to enforce, by a proceeding at law or in equity, all restrictions, covenants and conditions imposed or contained herein, except the payment of charges, administrative penalties, charges, dues and/or fees set forth in Articles 8., 9. and 10. above, which may be enforced only by ALPOA. Failure of any party to enforce any covenant or restriction at any particular time shall in no event be

considered a waiver of the right of that party or any other party to do so thereafter. Enforcement shall be in a court of law. Costs and attorneys fees in amount not less than \$3,700.00 shall be assessed against and paid by the lot owner against whom enforcement of these restrictions, covenants and restrictions is sought. Including the collection of any charges, administrative penalties, charges, dues and/or fees ALPOA.

14. **SEVERABILITY:** Invalidation of any one of these restrictions, covenants and conditions by judgment or Court order shall in no way affect any of the other provisions which shall remain in full force and effect.

Executed this the 23rd day of October, 2008.

ANCHOR LAKE SUBDIVISION, UNIT II

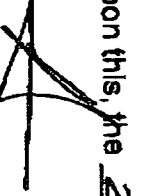
BY:


William F. Burns, Vice President

STATE OF MISSISSIPPI)
)
COUNTY OF PEARL RIVER)

PERSONALLY came and appeared before me, the undersigned authority in and for the said jurisdiction aforesaid, the within named, **Anchor Lake Subdivision (ALPOA)**, by and through its authorized agent and Vice President, **William F. Burns**, who acknowledged to me that he, signed and executed the foregoing Restrictions, Covenants And Conditions for Anchor Lake Subdivision, Unit II, on the day, in the year, and for the purposes therein contained, after being duly authorized to do so.

Given under my hand and official seal of office, upon this, the 23rd day of _____, A.D., 2008.



NOTARY PUBLIC

My commission expires:
1/16/2015

PREPARED BY:
Nathan S. Farmer, P.A.
120 Goodyear Blvd.
P.O. Box 1608
Picayune, MS 39468
PH: 601-749-8745
FAX: 601-749-7045

INDEX: In All Lots of Anchor Lake Subdivision II.