

STATE OF ARKANSAS)
)
COUNTY OF POLK)

KNOW ALL MEN BY THESE PRESENTS:

PROTECTIVE COVENANTS

WHEREAS, Keith A. McWilliams and Helena P. McWilliams, herein called Owners, have caused certain lands owned by them to be platted into an addition known as Dogwood Springs Addition to Polk County, Arkansas, and the plat thereof appears of record in the office of the Recorder of Polk County, Arkansas, in Plat Book SC4 at Page 40; and,

WHEREAS, Owners desire to provide for the use of property for the highest of residential uses and to restrict its uses as such;

NOW THEREFORE, Owners hereby adopt the covenants stated herein and agree that the stated covenants shall apply to all of the property now platted as Dogwood Springs Addition to the Polk County, Arkansas, as covenants running with the land:

1. SCOPE OF APPLICATION.

These covenants shall apply in their entirety to the area now known and described as Dogwood Springs Addition to Polk County, Arkansas, as shown on the recorded plat thereof.

2. LAND USE AND BUILDING TYPES.

Dogwood Springs property shall be used for residential purposes and uses strictly incidental thereto, and shall not be used for commercial or industrial purposes except for certain commercial tracts.

2. CONSTRUCTION.

All residential construction must be of new construction built on site; must be a minimum of 1200 square feet in enclosed and heated area; must be approved and acceptable materials and workmanship considering the standards in the area; must have a state health department approved sanitation and disposal system; must have underground electrical service from main service pole to residence and outbuildings.

3. MOBILE/MODULAR HOMES.

Mobile homes or modular homes shall not be permitted to be setup in Dogwood Springs, except as a temporary home for use during construction of permanent dwellings facilities, and in any event not to be for more than six (6) months.

4. ANIMALS.

No swine shall be permitted on the premises. No poultry shall be permitted except strictly for home or family use; no commercial cattle or other livestock operation shall be permitted. This shall not be construed to prohibit the pasturing of a few head of cattle or horses (not to exceed 3 head (total) per platted lot) and so long as no offensive conditions are created to offend adjoining property owners of Dogwood Springs. No dog, cat or other animal kennels or pens shall be permitted, provided, this shall not be construed to prohibit the keeping of personal/yard/house dogs or cats of the property owners.

5. SUBDIVIDING.

Subdividing of platted lots of Dogwood Springs shall not be allowed for 20 years from this date or by approval of the majority of lot owners at time of petitioning. Commercial areas allowed on Dogwood Springs Lots 1, 2 and 3. Commercial usage to be limited to retail, and/or lodging. Industrial, manufacturing businesses shall not be permitted.

6. SET-BACKS.

Set-backs of lot lines will be at least 20 feet from property lines for any and all building improvements built or placed on any lot.

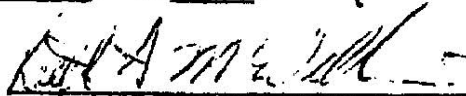
7. NUISANCE.

No situation may be established or maintained which would, by liberal interpretation and considering the standards of the area and particularly those of adjoining neighbors, be considered or held to be a nuisance.

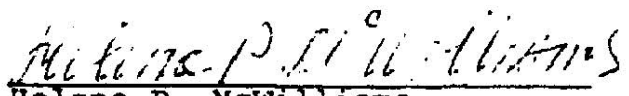
8. ROADS.

No other public roads or private one to be extended across any platted lots to adjoining properties outside of Dogwood Springs.

IN WITNESS WHEREOF, the Owners have hereunto set their hands and seals this 15 day of December 1991.



Keith A. McWilliams



Helena P. McWilliams