

Exhibit "B"

These are Protective Covenants that must be followed when purchasing a property that is bound by these Protective Covenants

1. In the event that wood fencing is installed on the property, and said wood fence is going to be painted or stained, said paint or stain color shall be black.
2. No loud noises shall be permitted, such as to disturb neighbors in the area, noise may be defined, but, not limited to loud music, autos, motorcycles, ATV's, boats or any other motorized vehicles.
3. No accumulation of discarded personal effects, debris, waste, garbage or other unsightly object or matter will be permitted on any lot.
4. No camper or motor home shall be allowed to be lived in, and used as a primary dwelling for more than 60 consecutive days, in the event that a camper or motor home is being used for more than 60 days, the unit must be removed from the property for at least 1 week, and then is allowed to return to the property for an additional 60 day period.
5. Any modular or mobile home placed on a lot must be no older than 5 years from the date of placement, and must be underpinned within 6 months of placement with brick, stone or masonry or such material approved by developer
6. Any home that is going to be relocated from another location to this property must be approved by the developer prior to placement on this property
7. All lots shall be for no more than two single family dwelling, with customary out buildings. This is to allow anyone who wishes to build a secondary Mother-in-law type suite on their property in the future.
8. No junk vehicles or parts of the same shall be permitted on any lot that is in view of any neighboring property or in view from a public road. Junk vehicles are defined as any motor vehicle parked or placed on any lot that is not registered and licensed.
9. No livestock or other animals may be raised or kept for commercial purposes. All swine are prohibited. Two large animals PER ACRE (5 acres may have 10 large animals) Large animals are animals such as Cattle or Horses. Small animals are allowed. Cattle and horses raised on property may be sold provided that the two animals per acre limit are observed.
10. No single-wide mobile home shall be permitted
11. No dwelling shall be located nearer than 100 feet from the center line of the fronting road, or 30 feet from a side line, or 50 feet from a rear line.
12. All structures erected shall be completed within one year of when work begins
13. Timber may not be harvested on any property where owner financing was utilized, and there is still a balance owed to seller, without the prior permission from the seller. Any proceeds from timber harvesting during the time a balance is owed, shall be paid to seller as a principle reduction on your loan.
14. No temporary house or shack shall be erected. (Permanent storage building is allowed)
15. The Seller reserves the right to give variances and exceptions to these restrictions from time to time

These covenants are in addition to any other governmental authority zoning ordinances.