

The shaded area above shows the approximate location of McArthur Farms. As you can see, it is close enough for children to ride their bikes into town on Saturdays.

Notice

This property is not currently served with electricity, although American Electric Power is scheduled to build a line over part of the property. There may be a surcharge for this service to cover the cost of the line.

Seller reserves a one half interest of all oil, gas, coal and other minerals.

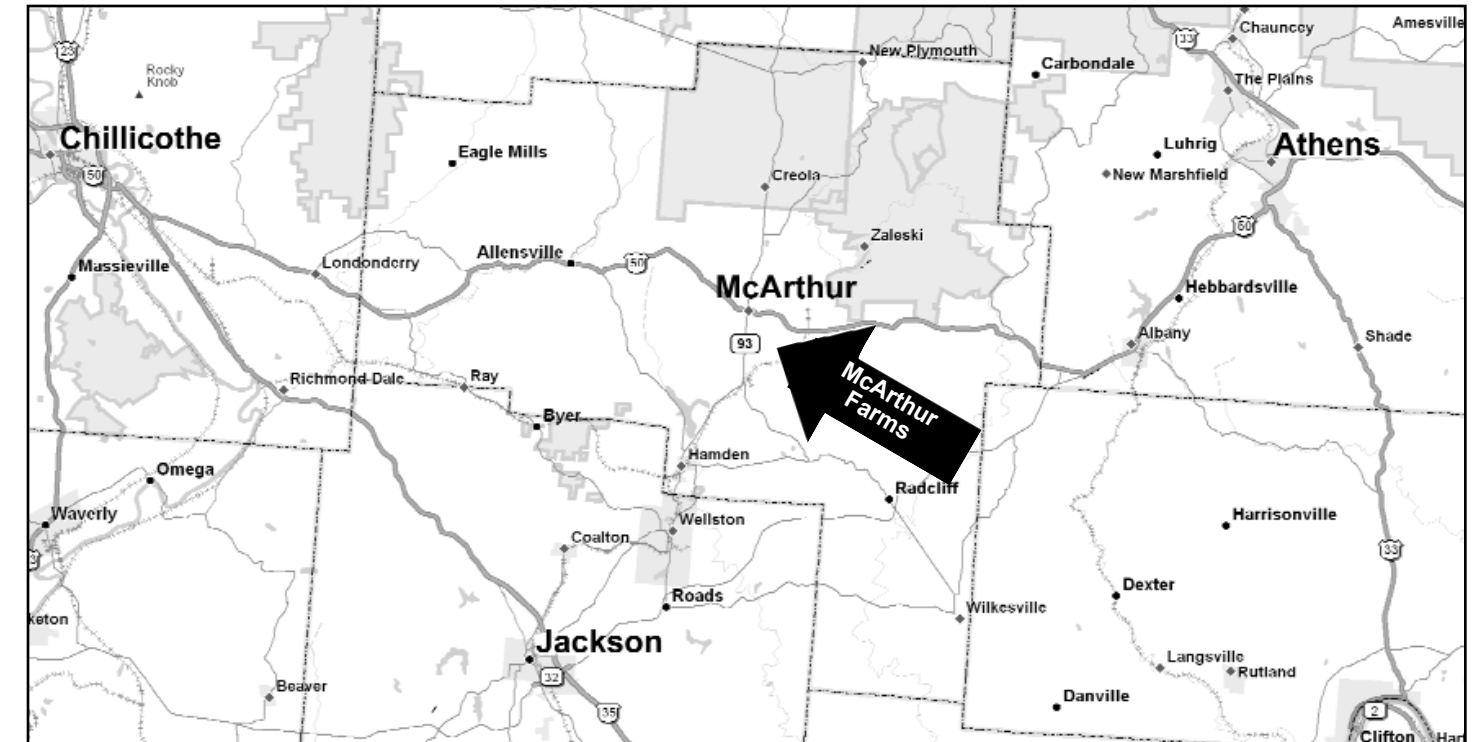
There is a restriction against registered sex offenders purchasing or residing on the property.

Customers may pay off their mortgages at any time without penalty.

We do not provide partial releases.

McArthur Farms

Elk Township, Bordering County Seat In Vinton County, Ohio



To see from Columbus: From the Circle Freeway go south on U.S. 23 for 39 miles, then take 50 east (it will be combined with U.S. 35 for a short distance). Go east on U.S. 50 towards McArthur for 29 miles to the intersection of Highway 93 in downtown McArthur. Turn right (south) on 93 and go one-sixth mile (two blocks) and turn left on E South Street. Go four-tenths mile and turn right on Old Dixon Road. Go just over half a mile and see signs on left.

To see from Chillicothe: From the intersection of U.S. 50 and Paint Street (county courthouse) go east on U.S. 50 towards McArthur for 33 miles to the intersection of

Highway 93 in downtown McArthur. Turn right (south) on 93 and go one-sixth mile (two blocks) and turn left on E South Street. Go four-tenths mile and turn right on Old Dixon Road. Go just over half a mile and see signs on left.

Athens: From downtown Athens take U.S. 50 26 miles to the intersection of Highway 93 in downtown McArthur. Turn left (south) on 93 and go one-sixth mile (two blocks) and turn left on E South Street. Go four-tenths mile and turn right on Old Dixon Road. Go just over half a mile and see signs on left.

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 McArthur Farms. These restrictions are also placed for the benefit of the people of Elk Township and Vinton County, and may be enforced by the duly elected or appointed officials of same. 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, 2035.

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 1,100 square feet of heated indoor space, exclusive of garages and porches. Conventional, modular and double-wide homes are permitted on these tracts, provided that any manufactured home is no more than five years old at the time of placement and has not suffered a fire or other casualty. For example, a home placed in 2005 must be a 2000 or newer model. Single-wide mobile homes are pro-

hibited unless they meet the requirements of restriction 4, below.

4. On tracts of 10 or more acres, non-conforming structures not meeting the standards of restriction 3, above, are allowed if, and only if, they are placed at least 150 feet from the centerline of the public or private road and 80 feet from any adjoining property owner. The 80-foot requirement may be waived with written consent of the adjacent 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 of 10 or more acres for up to 16 weeks per year, provided the campsite is 250 feet from the centerline of the road and 100 feet from any adjoining property owner.

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. 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.

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 in a fully enclosed storage building or placed a minimum of 300 feet from the road. No items 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 prior to December 31, 2010, and then tracts may only be subdivided if it will not result in a tract containing fewer than five acres.

11. All buildings must be set back a minimum of 60 feet from the center line of the road and 20 feet from any adjoining property line.

12. Farm owners must comply with zoning and land use regulations of Elk Township and Vinton County and the state of Ohio.

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. Driveways must be approved by the Vinton County Engineer prior to placement.

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. Any person who is required to register as a sex offender or sexual predator shall not 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.

16. 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 Elk Township or Vinton County, Ohio, the stricter shall apply.

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

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

Only \$495 Down!

Warranty Deed

No Closing Costs

Immediate Possession

Deed Restrictions

No Pre-pay penalty

D-wides welcome

For more information contact

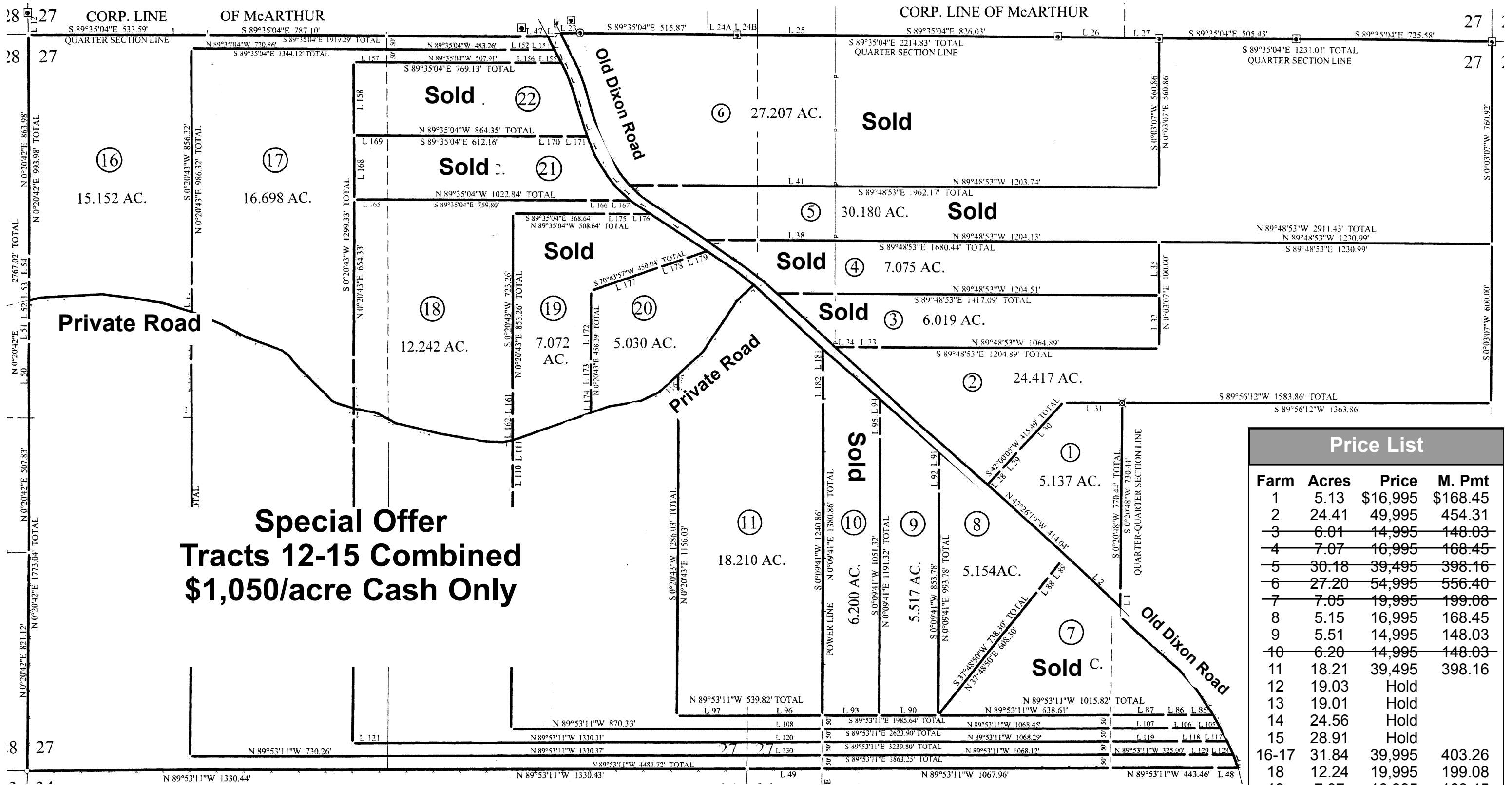
McArthur Farms

Frank M. Hurdle

P.O. Box 189

Holly Springs, MS 38635

662-252-3707



Special Offer
Tracts 12-15 Combined
\$1,050/acre Cash Only

| Price List | | | |
|------------|-------|----------|----------|
| Farm | Acres | Price | M. Pmt |
| 1 | 5.13 | \$16,995 | \$168.45 |
| 2 | 24.41 | 49,995 | 454.31 |
| 3 | 6.01 | 14,995 | 148.03 |
| 4 | 7.07 | 16,995 | 168.45 |
| 5 | 30.18 | 39,495 | 398.16 |
| 6 | 27.20 | 54,995 | 556.40 |
| 7 | 7.05 | 19,995 | 199.08 |
| 8 | 5.15 | 16,995 | 168.45 |
| 9 | 5.51 | 14,995 | 148.03 |
| 10 | 6.20 | 14,995 | 148.03 |
| 11 | 18.21 | 39,495 | 398.16 |
| 12 | 19.03 | Hold | |
| 13 | 19.01 | Hold | |
| 14 | 24.56 | Hold | |
| 15 | 28.91 | Hold | |
| 16-17 | 31.84 | 39,995 | 403.26 |
| 18 | 12.24 | 19,995 | 199.08 |
| 19 | 7.07 | 16,995 | 168.45 |
| 20 | 5.03 | 14,995 | 148.03 |
| 21 | 5.11 | 14,995 | 148.03 |
| 22 | 5.17 | 16,995 | 168.45 |

Prices and payments are based on \$495 down and owner financing over 360 months at 11.9% true simple interest. There is no penalty to pre-pay or pay off your mortgage at any time. Prices and acreage are subject to change without notice.

For more information contact
Frank M. Hurdle, P.O. Box 189, Holly Springs, MS 38635

662-252-3707

Single-wide mobile homes and camping is allowed on tracts of 10 or more acres, providing said homes or campsites and placed at least 150 feet from the centerline of the road and 80 feet from any adjacent property owner.

Registered sexual offenders are not allowed to purchase or reside on the property.