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PHILIP H. HART
LEGAL & FINANCIAL SERVICES ACCOUNT NO. : 072100000032

REFERENCE : 068413 1299A

AUTHORIZATION :

COST LIMIT : \$ PREPAID

ORDER DATE : August 28, 1996

ORDER TIME : 11:59 AM

ORDER NO. : 068413

CUSTOMER NO: 1299A

CUSTOMER: W. Christopher Hart, Esq
CLARK PARTINGTON HART LARRY
BOND STACKHOUSE & STONE
P.O. Box 13010

Pensacola, FL 32591

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DOMESTIC FILING

NAME: THE SUMMIT AT TOPS'L OWNERS
ASSOCIATION, INC., A FLORIDA
CORPORATION NOT FOR PROFIT

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
 CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY
 PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Thelmon Washington

EXAMINER'S INITIALS:

FILED
DIVISION OF CORPORATIONS
96 AUG 29 PM 2:03

RECEIVED
96 AUG 28 PM 12:58
DIVISION OF CORPORATIONS
8/28/96

FILED
JUL 23 1963

**ARTICLES OF INCORPORATION
OF
THE SUMMIT AT TOPS'L OWNERS ASSOCIATION, INC.,
A FLORIDA CORPORATION NOT FOR PROFIT**

The undersigned individual, desiring to form a corporation not for profit under the provisions of Chapter 617, Florida Statutes, hereby adopts the following articles of incorporation:

ARTICLE I. NAME AND PRINCIPAL OFFICE

The name of this corporation is THE SUMMIT AT TOPS'L OWNERS ASSOCIATION, INC. For convenience, the corporation shall be referred to in this instrument as the "Association", these articles of incorporation as the "Articles", and the bylaws of the Association as the "Bylaws". The principal street address and mailing address of the corporation is 5550 East Highway 98, Destin, Florida 32541.

ARTICLE II. TERM OF EXISTENCE

The Association shall have perpetual existence.

ARTICLE III. PURPOSE

This Association is organized for the purpose of providing an entity under the Florida Condominium Act (the Act) for the operation of a condominium located in Walton County, Florida, and known as The Summit at Tops'l, a Condominium (the "Condominium"), created pursuant to the Declaration of Condominium (the "Declaration").

ARTICLE IV. MEMBERS

The qualification of members and the manner of their admission shall be as regulated by the Bylaws.

ARTICLE V. INITIAL REGISTERED OFFICE AND REGISTERED AGENT

The street address of the initial registered office of the Association is 125 West Romana Street, Suite 800, Pensacola, Florida 32501, and the name of the initial registered agent of the Association at that address is W. Christopher Hart.

ARTICLE VI. FIRST BOARD OF DIRECTORS

The affairs of the Association shall be managed by a Board of Directors. The directors shall be elected in the manner stated in the Bylaws of the Association.

The Association shall have three (3) directors initially. The number of directors may be either increased or diminished from time to time as provided in the Bylaws but shall never be less than three (3). The names and addresses of the initial directors of the Association are:

NAME	ADDRESS
Frank Flautt, Jr.	6075 Poplar Avenue—406 Memphis, TN 38119
William W. Abbott, Jr.	506 Highway 98—East Destin, FL 32541
W. Christopher Hart	125 W. Romana Street, Suite 800 Pensacola, FL 32501

ARTICLE VII. INCORPORATOR

The name and address of the incorporator to these Articles are:

NAME	ADDRESS
W. Christopher Hart	125 W. Romana Street, Suite 800 Pensacola, FL 32501

IN WITNESS WHEREOF the undersigned incorporator has executed these Articles of Incorporation on this 27th day of August, 1996.



W. CHRISTOPHER HART

ACCEPTANCE OF REGISTERED AGENT

I do hereby accept the foregoing designation as registered agent of The Summit at Tops'l Owners Association, Inc. Further, I am familiar with and accept the duties and obligations of such designation.



W. CHRISTOPHER HART

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