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From:

Account Name : YOUR CAPITAL CONNECTION, INC.

Account Number : 120000000257 Phone : (850)224-8870 Fax Number : (850)222-1222

FLORIDA NON-PROFIT CORPORATION

TWIN VILLAS ON ST PETE BEACH HOMEOWNERS' ASSOCIATION

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Capital Connection, Inc.

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FLORIDA DEPARTMENT OF STATE Katherine Harris Secretary of State

April 16, 2002

YOUR CAPITAL CONNECTION

SUBJECT: TWIN VILLAS ON ST. PETE BEACH HOMEOWNERS' ASSOCIATION, INC. REF: W02000010629

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

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You must list the corporation's principal office and/or a mailing address in the document.

Section 617.0803, Florida Statutes, requires that the board of directors never have fewer than three directors.

If you have any further questions concerning your document, please call (850) 245-6931.

Becky McKnight Document Specialist New Filing Section

FAX Aud. #: H02000085767 Letter Number: 202A00022478

Division of Corporations - P.O. BOX 6327 -Tallahassee, Florida 32314

ARTICLES OF INCORPORATION OF TWIN VILLAS ON ST. PETE BEACH HOMEOWNERS' ASSOCIATION, INC.

We, the undersigned natural persons of legal age, who are citizens of the State of Florida, acting as incorporators of a corporation under Chapter 617 of the Florida Statutes, do hereby adopt the following articles of incorporation for such corporation:

ARTICLE I

The name of the corporation (called the "Association") is TWIN VILLAS ON ST. PETE BEACH HOMEOWNERS' ASSOCIATION, INC.

ARTICLE II

The Association is a non-profit corporation. The principal place of business and mailing address of the corporation is 265 Eighth Avenue North, Tierra Verde, Florida 3374577 ARTICLE III

ARTICLE IV

The specific primary purposes for which the Association is formed are to provide for maintenance, preservation, and architectural control of the residence lots and common area within a certain subdivided tract of real property described on Exhibit "A" attached hereto, and to promote the health, safety, and welfare of the residents within the above described subdivision and such additions thereto as may hereafter be brought within the jurisdiction of the Association for such purpose.

In furtherance of such purposes, the Association shall have power to:

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 (a) Perform all of the duties and obligations of the Association as set forth in a certain Declaration of Covenants, Conditions, Restrictions and Easements (the "Declaration") applicable to the subdivision and to be recorded in the public records of Pinellas County, Florida;
- (b) Affix, levy and collect all charges and assessments pursuant to the terms of the Declaration, and enforce payment thereof by any lawful means; and pay all expenses incident to the conduct of the business of the Association, including all licenses, taxes, or governmental charges levied or imposed on the property of the Association;
- (c) Acquire by gift, purchase or otherwise, and to own, hold, improve, build on, operate, maintain, convey, sell, lease, transfer, dedicate to public use or otherwise dispose of real and personal property in connection with the affairs of the Association;
- (d) Borrow money and, subject to the consent by vote or written instrument of 51% of each class of members, mortgage, pledge, convey by deed of trust or hypothecate any or all of its real or personal property as security for money borrowed or debts incurred;
- (e) Dedicate, sell, or transfer all or any part of the common areas to any municipality, public agency, authority or utility for such purposes and subject to such conditions as may be agreed on by the members. No such dedication or transfer shall be effective unless an instrument has been signed by 51% of each class of members, agreeing to such dedication, sale or transfer;
- (f) Have and exercise any and all powers, rights and privileges that a corporation organized under Chapter 617 of the Florida Statutes by law may now or hereafter have or exercise.

The Association is organized and shall be operated exclusively for the aforementioned purposes. The activities of the Association shall be financed by assessments on members as provided in the Declaration, and no part of any net earnings shall inure to the benefit of any member.

ARTICLE V

The street address of the initial registered office of the Association is 265 Eighth Avenue North, Tierra Verde, FL 33715, and the name of its initial registered agent at such address is Hani F. Matta.

ARTICLE VI

Every person or entity who is a record owner of a fee or undivided fee interest in any lot which is subject by covenants of record to assessments by the Association, including contract sellers, but excluding persons holding title merely as security for performance of an obligation, shall be a member of the Association. Membership shall be appurtenant to and may not be separated from ownership of a lot which is subject to assessment by the Association.

ARTICLE VII

The Association shall have two classes of voting members as follows:

Class A. Class A members shall be all owners with the exception of the Declarant as such term is defined in the Declaration, and shall be entitled to one (I) vote for each lot owned. When more than one person holds an interest in any lot, all such persons shall be members. The vote for such lot shall be exercised as such members may determine among themselves, but in no event shall more than one vote be cast with respect to any lot owned by Class A members.

Class B. The Class B member shall be the Declarant, as such term is defined in the Declaration, who shall be entitled to three (3) votes for each lot owned. The Class B membership shall cease and be converted to Class A membership as provided in the Declaration.

ARTICLE VIII

The method of election or appointment of directors is set forth in the Bylaws of the Association. The number of directors constituting the initial Board of Directors of the Association is three (3), and the names and addresses of the persons who are to serve as the initial directors are:

NAME

ADDRESS

Hani F. Matta

265 Eighth Avenue North Tierra Verde, FL 33715

Mamdouh R. Elkhouly

7812 First Avenue South St. Petersburg, FL 33707

Carmen Matta

265 Eighth Avenue North Tierra Verde, FL 33715

ARTICLE IX

On dissolution, the assets of the Association shall be distributed to an appropriate public agency to be used for purposes similar to those for which the Association was created. In the event such distribution is refused acceptance, such assets shall be granted, conveyed and assigned to any nonprofit corporation, association, trust or other organization organized and operated for such similar purposes.

ARTICLE X

The name and street address of each incorporator is:

NAME

ADDRESS

Hani F. Matta

265 Eighth Avenue North Tierra Verde, FL 33715

Mamdouh R. Eikhouly

7812 First Avenue South St. Petersburg, FL 33707

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Executed at St. Petersburg, Pinelias County, Florida, on this 9th day of April, 2002

HANI F. MATTA

MAMDOUH R. ELKHOULY

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing Articles of Incorporation were acknowledged before me on the day of April, 2002, by HANI F. MATTA. Swho is personally known to me, or Dwho produced as identification, and by MAMDOUH R. ELKHOULY, Dwho is personally known to me, or Dwho produced as identification.

Notary Public
My comm. expires:

Susan G, Powell
MY COMMISSION # CC955761 EXPERS
July 19, 2004
BONDED TREUTYCY FAUN RESUPANCE, INC.

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ACCEPTANCE OF REGISTERED AGENT

I, HANI F. MATTA, of Tierra Verde, Pinellas County, Florida, hereby agree to serve as the Registered Agent for TWIN VILLAS ON ST. PETE BEACH HOMEOWNERS' ASSOCIATION, INC.

STATE OF FLORIDA COUNTY OF PINELLAS

I HEREBY CERTIFY that on this day, before me, a notary public, personally appeared HANI F. MATTA, (who personally to me) or who produced as identification, to me known to be the person described in and who executed the foregoing Acceptance of Registered Agent and he acknowledged executing the same for the purposes expressed therein.

9 7 day of April, 2002. Witness my hand and seal this

Notary Public

My commission expires: