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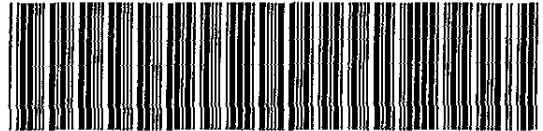
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

DAVID A. SAPP, P.A.
ATTORNEY AT LAW

4457 Bayou Boulevard
Pensacola, Florida 32503

Telephone (850) 475-0500
Facsimile (850) 475-0551

October 29, 2002

Florida Secretary of State
Post Office Box 6327
Tallahassee, Florida 23214

**RE: Articles of Incorporation for: Southern Comfort Homeowners'
Association, Inc.**

Dear Sir/Madam:

Enclosed, please find the original and one copy of the Articles of Incorporation with reference to the above corporation. Please file the original with your office and return one certified copy to our office at your earliest convenience.

Also included is our firm check in the amount of \$78.75 which includes \$35.00 filing fee for profit corporations; \$35.00 certificate designating resident agent; and \$8.75 for certified copies of the Articles of Incorporation.

Should you have any questions, please do not hesitate to contact our office.

Very truly yours,



Lisa M. Callaghan
Paralegal to:
David A. Sapp

:lmc
Enclosure (s)

ARTICLES OF INCORPORATION
OF
SOUTHERN COMFORT HOMEOWNERS' ASSOCIATION, INC.
(A NONPROFIT FLORIDA CORPORATION)

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TALLAHASSEE, FLORIDA

ARTICLE I

The name of this corporation is Southern Comfort Homeowners' Association, Inc.

ARTICLE II

The purpose for which this corporation is organized is to act as the governing association of the Southern Comfort, an unrecorded subdivision located at Pensacola, Florida. The principal address of the corporation is 141 Bayshore Drive, Pensacola, Florida, 32507.

ARTICLE III

The qualification of members and the manner of their admission shall be as follows: Any approved person or persons who hold title in fee simple to a home in the Subdivision shall by virtue of such ownership be a member of this corporation. Provided however, that transfer of membership shall be made only as a part of and incident to the transfer of ownership of a home with such transfers being subject to and controlled by the transfer procedures set forth in the By-Laws. After receiving approval of the Association required by the By-Laws, change of membership in the Association shall be established by recording in the Public Records of Escambia County, Florida, a deed or other instrument establishing record title to a home in the Subdivision and the delivery of a copy of the recorded instrument to the Association within a reasonable time following such recordation. Such delivery is not required for initial conveyances by the Developer. The owner designated by such instrument thereby becomes a member of the Association and the membership of the previous owner is thereby terminated.

ARTICLE IV

This corporation shall exist perpetually.

ARTICLE V

The name and residence of the Incorporator is as follows:

Linda R. Kelly
2404 Lake Avenue
Baltimore, MD 21213

The rights and interests of the incorporators shall automatically terminate when these Articles are filed with the Secretary of State.

ARTICLE VI

The affairs of the corporation are to be managed initially by a Board of three Directors (which may be expanded to eleven) who will be appointed by the Developer as provided for in the By-Laws. Subsequent Boards may be composed of either three, five, seven, nine, or eleven Directors.

ARTICLE VII

The names of the Officers who are to serve until the first election of appointment under the Articles of Incorporation are:

Linda R. Kelly--President
Kathleen Jones--Vice-President
Kathleen Jones--Secretary/Treasurer

ARTICLE VIII

The number of persons constituting the first Board of Directors shall be three, and their names and addresses are as follows:

Debra Yaden
6644 Oakcliff Road
Pensacola, Florida, 32526

Linda R. Kelly
2404 Lake Avenue
Baltimore, MD 21213

Kathleen Jones
141 Bayshore Drive
Pensacola, Florida, 32507

ARTICLE IX

After turnover, the By-Laws of the corporation may be made, amended or rescinded by two-thirds of the voting interests of the corporation; prior to turnover, by a majority of the Directors alone.

ARTICLE X

Amendments to these Articles of Incorporation may be proposed and adopted as follows:

After turnover, an Amendment may be proposed by either the Board of Directors or by Twenty-Five Percent (25%) of the voting interests and may be considered at any meeting of the owners, regular or special, of which due notice has been given according to the By-Laws, which includes a notice of the substance of the proposed Amendment; prior to turnover by a majority of the Directors alone.

After turnover, the Amendment must be approved by a vote of two-thirds of the voting interests of the corporation; prior to turnover, by the Directors alone.

ARTICLE XI

Each owner in the Subdivision shall have one full indivisible vote. The term "Owner" shall be defined in the By-Laws.

ARTICLE XII

This corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation.

ARTICLE XIII

This corporation shall have all the powers permitted by law together with such additional specific powers as are contained in the Declaration and By-Laws.

ARTICLE XIV

No part of the net earnings of this corporation shall inure to the benefit of any member of individual, except through the acquisition, construction, management, maintenance or care of Association property or through the rebate of the excess membership dues, fees or assessments.

ARTICLE XV

The name of the resident agent and place for service of process shall be Kathleen Jones, whose address is: 141 Bayshore Drive, Pensacola, Florida, 32507.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation this 16th day of October, 2002.

Incorporator

Linda R. Kelly
Linda R. Kelly

STATE OF MARYLAND

COUNTY OF Harford

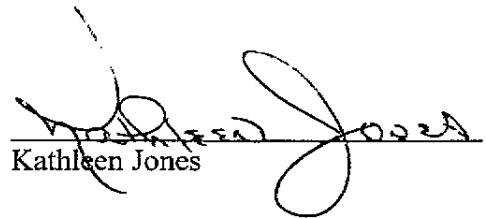
The foregoing instrument was acknowledged before me by Linda R. Kelly, who produced drivers license as identification, this 16th day of October, 2002.

Wheather Russell

Notary Public

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for the above stated corporation, at the place designated in these Articles of Incorporation, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.


Kathleen Jones

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**SECRETARY OF STATE
TALLAHASSEE, FLORIDA**