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(Business Entity Name)

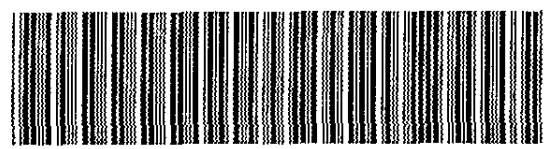
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SECRETARY OF STATE
TALLAHASSEE FLORIDA
08 JAN -3 PM 12:45

W0235757

Richard E. Jesmonth

Attorney at Law

217-A East Intendencia Street
Pensacola, FL 32501

Telephone: (850) 444-9550
Fax: (850) 444-9678

December 18, 2002

Department of State
Division of Corporations
Corporate Filings
P.O. Box 6327
Tallahassee, FL 32314

RE: Dueling Oaks Home Owners' Association, Inc.

Dear Sir or Madam:

Enclosed are the original and one copy of the Articles of Organization for the above Florida corporation. Please file the Articles and return a certified copy to us. Enclosed is a check in the amount of \$155.00 covering the following fees:

\$100 Filing Fee
\$ 25 Registered Agent Fee
\$ 30 Certified Copy Fee
\$155

Thank you for your consideration.

Sincerely,



Falinda McClung
Secretary to Richard E. Jesmonth

Enclosures



FLORIDA DEPARTMENT OF STATE
Jim Smith
Secretary of State

RECEIVED

03 JAN -2 PM 4:23

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

December 24, 2002

RICHARD E. JESMONTH, ESQUIRE
217-A EAST INTENDENCIA ST
PENSACOLA, FL 32501

SUBJECT: DUELING OAKS HOME OWNERS' ASSOCIATION, INC.
Ref. Number: W02000035757

We have received your document for DUELING OAKS HOME OWNERS' ASSOCIATION, INC. and your check(s) totaling \$155.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

Section 617.0202(d), Florida Statutes, requires the manner in which directors are elected or appointed be contained in the articles of incorporation or a statement that the method of election of directors is as stated in the bylaws.

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

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6933.

Dale White
Document Specialist
New Filings Section

Letter Number: 002A00067275

*15500 check sent
87.50 actual fees
Can the remaining amount of 67.50 be applied to the first
year's annual fee?*

ARTICLES OF INCORPORATION

FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

OF

03 JAN -3 PM 12:46

EFFECTIVE DATE
1-1-03

DUELING OAKS HOME OWNERS' ASSOCIATION, INC.
a Florida not-for-profit corporation

The undersigned Incorporator files these Articles of Incorporation in order to form a corporation under the Florida General Corporation Act.

ARTICLE I
CORPORATE NAME

The name of this corporation shall be DUELING OAKS HOME OWNERS' ASSOCIATION, INC. The principal place of business shall be 1005 North 12th Avenue Pensacola, Florida 32503.

ARTICLE II
NATURE OF BUSINESS AND POWERS

The general nature of the business to be transacted by this corporation is to provide an entity for the operation of a residential subdivision located in Escambia County, Florida and known as Dueling Oaks.

ARTICLE III
TERM OF EXISTENCE

This corporation shall exist perpetually unless dissolved according to law.
Effective date 1 January 2003.

ARTICLE IV
MEMBERS

The qualification of members and the manner of admission shall be controlled by the By-Laws.

ARTICLE V
REGISTERED OFFICE AND
INITIAL REGISTERED AGENT

The Registered Agent and the street address of the initial Registered Office of this corporation in the State of Florida shall be: Richard E. Jesmonth, 217-A East Intendencia Street, Pensacola, Florida 32501.

The Board of Directors from time to time may move the Registered Office to any other address in the State of Florida. The mailing address shall be the same as the Registered Office.

ARTICLE VI
BOARD OF DIRECTORS

This corporation shall have three directors initially. The number and method of election of directors is as stated in the By-Laws adopted by the members, but shall never be less than three.

ARTICLE VII
INITIAL DIRECTORS

The name of the initial directors and their street addresses are:

Bruce McAlpin	Fred McAlpin	Richard E. Jesmonth
1005 N. 12th Ave.	1704 Osceola Blvd.	217-A E. Intendencia St.
Pensacola, FL 32503	Pensacola, FL 32503	Pensacola, FL 32501

The initial directors shall hold office for the first year of existence of this corporation or until their successors are elected or appointed and have qualified, whichever occurs first.

ARTICLE VIII
INDEMNIFICATION

The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

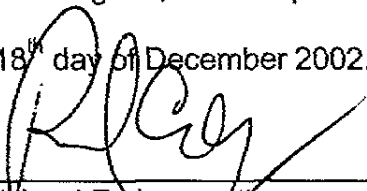
ARTICLE IX
INCORPORATION

The name and street address of the Incorporator of this corporation is:
Richard E. Jesmonth, 217-A East Intendencia Street, Pensacola, Florida 32501.

ARTICLE X
AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the members and approved at a members' meeting by at least a majority of the members entitled to vote, unless all of the directors and all of the members sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

IN WITNESS WHEREOF, the undersigned, as Incorporator, has executed the foregoing Articles of Incorporation on this 18th day of December 2002.

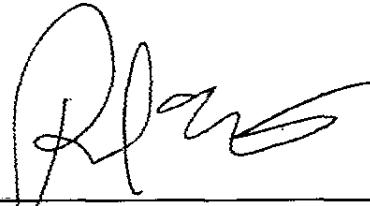


Richard E. Jesmonth
Incorporator

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for DUELING OAKS HOME OWNERS' ASSOCIATION, INC., at the place designated in the Articles of Incorporation, Richard E. Jesmonth agrees to comply with the provisions of Section 48.091 relative to keeping such office open.

DATE: December 18, 2002



Richard E. Jesmonth

Mc\GatewayHouse\DuellingOaksHOA Articles

FILED
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TALLAHASSEE, FLORIDA
03 JAN -3 PM 12:46