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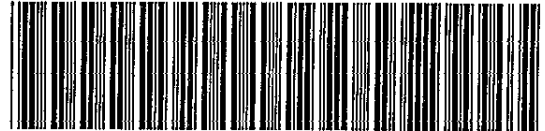
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SECRETARY OF CORPORATIONS
03 APR 16 AM 10:16

4-18-03

April 11, 2003

Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

SUBJECT: Palm Bluff Association, Inc.

Enclosed are an original and one (1) copy of the Articles of Incorporation
and a check for:

_____ \$70.00

_____/_____ \$78.75

_____ \$122.50

_____ \$132.25

FROM: Gary Baker
P.O. Box 1177
5442 Green Ave.
Callahan, Florida 32011
(904) 879-4111

ARTICLES OF INCORPORATION

The undersigned, acting as incorporator of a corporation pursuant to Chapter 617, Florida Statutes, adopts the following Articles of Incorporation:

ARTICLE I

Name

The name of the corporation shall be: **Palm Bluff Association, Inc.**

ARTICLE II

Principle place of business and mailing address

The principal place of business and the mailing address of this corporation shall be: 4075 Palm Bluff Drive, Fernandina Beach, Florida 32034

ARTICLE III

Purpose(s)

The specific purpose(s) for which the corporation is organized is the maintenance and architectural control of the subdivision known as Palm Bluff Subdivision.

ARTICLE IV

Manner of election of directors

The Directors shall be elected by a majority of the members of the corporation. The members of the corporation shall be the landowners in the Palm Bluff Subdivision.

ARTICLE V

Limitation of corporate powers

The corporation powers of this corporation are as provided in section 617.0302 Florida Statutes.

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ARTICLE VI
Initial registered agent and street address

The name and the street address of the initial registered agent is:

Gary Baker, Esquire
PO Box 1177
5442 Green Ave.
Callahan, Florida 32011

ARTICLE VII
Incorporators

The name and the street address of the incorporator for these articles of incorporation is:


Gary Baker, Esquire
PO Box 1177
5442 Green Ave.
Callahan, Florida 32011

Glen Anderson
4075 Palm Bluff Drive
Fernandina Beach, Florida 32034

Ms. Elisa Simpson
4165 Palm Bluff Drive
Fernandina Beach, Florida 32034

The undersigned incorporator has executed these Articles of Incorporation this
11th *day of April 2003.*

Signature of Incorporator:



Gary Baker

**CERTIFICATE OF DESIGNATION REGISTERED
AGENT/REGISTERED OFFICE**

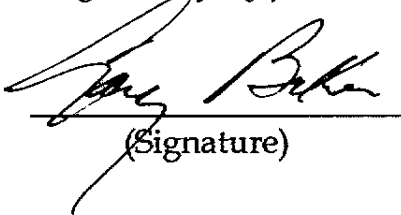
PURSUANT TO THE PROVISIONS OF SECTION 607.0501 OR 617.0501, FLORIDA STATUTES, THE UNDERSIGNED CORPORATION, ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the corporation is: Palm Bluff Association, Inc.
2. The name and address of the registered agent and office is:

Gary Baker
P.O. Box 1177
5442 Green Ave.
Callahan, Florida 32011

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Having been named as registered agent and to accept service of process for the above state corporation at the place designated in this certificate. I hereby accept the appointment as a registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as a registered agent.


(Signature)

4/11/03
(Date)