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FLORIDA NON-PROFIT CORPORATION

CRESTVIEW ESTATES HOMEOWNERS' ASSOCIATION, INC.

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H03000255772 3

**ARTICLES OF INCORPORATION
OF
CRESTVIEW ESTATES HOMEOWNERS' ASSOCIATION, INC.
(A Not-For-Profit Corporation)**

In compliance with the requirements of the Florida Statutes, Chapter 117, the undersigned natural person, of legal age, acting as incorporator, adopts the following Articles of Incorporation for the purposes of forming a corporation not for profit and does hereby certify:

**ARTICLE I
Name of Corporation**

The name of this corporation is **CRESTVIEW ESTATES HOMEOWNERS' ASSOCIATION, INC.**, hereinafter referred to as the "Association".

**ARTICLE II
Principal Office**

The principal place of business and the mailing address of the Association is in care of George W. Erck, 611 Riviera Drive, Tampa, FL 33606.

**ARTICLE III
Purpose**

The specific purpose or purposes for which the Association is organized is to engage as a non-profit organization in protecting the value of the property of the Members of the Association, to exercise all the powers and privileges, and to perform all of the duties and obligations of the Association as set forth in the Declaration that is to be recorded in the public records of Lake County, Florida, including, without limitation, the establishment and enforcement of the payment of assessments and other charges contained therein, and to engage in such other lawful activities as may be to the mutual benefit of the Members and their property.

**ARTICLE IV
Powers**

The Association shall have the following powers, which shall be governed by the following provisions:

1. **Common Law and Statutory Powers.** The Association shall have all of the common law and statutory powers of a not-for-profit corporation, which are not in conflict with the terms of these Articles, the Declaration, or the By-Laws of the Association.

2. **Necessary Powers.** The Association shall have all of the powers and duties set forth in the Declaration, as amended from time to time, except as limited by these Articles, and all powers and duties reasonably necessary to operate and administer the properties of its Members pursuant to the Declaration, including but not limited to the following:

H03000255772 3

A. To fix, levy, collect and enforce payment by any lawful means all charges or assessments pursuant to the terms of the Declaration, to pay all expenses in connection therewith, and all office and other expenses incident to the conduct of the business of the Corporation, including licenses, taxes or government charges levied or imposed against the property of the Association.

B. To acquire (by gift, purchase or otherwise), own, hold, improve, build upon, operate, maintain, convey, sell, lease, transfer, dedicate for public use or otherwise dispose of real or personal property in connection with the affairs of the Association; and

C. To borrow money, to mortgage, pledge, deed in trust, or hypothecate any or all of the Association's real or personal property as security for money borrowed or debts incurred.
To make and collect assessments against Members to defray the costs and expenses of the Association

ARTICLE V Membership

Every person or entity who is a record Owner of a fee or undivided fee interest in any lot which is subject by the Declaration to assessment by the Association, including contract sellers, shall be a Member of the Association. The foregoing is not intended to include persons or entities who hold an interest merely as security for the performance of an obligation. No Owner shall have more than one membership. Membership shall be appurtenant to and may not be separated from ownership of any Lot that is subject to assessment by the Association. Ownership of such Lot shall be the sole qualification for membership.

ARTICLE VI Voting Rights

Each Owner shall be entitled to one vote as a Member of the Association. The exact number of votes to be cast by members and the manner of exercising voting rights, shall be determined by the By-Laws; subject however, to the terms and conditions of the Declaration.

ARTICLE VII Officers

The affairs of the Association shall be managed by a President, One (1) or several Vice Presidents, a Secretary and a Treasurer, which officers shall be subject to the directions of the Board and elected per the requirements of the By-Laws. The initial officer(s) of the Association is:

George W. Erck- President, Secretary & Treasurer
Theodore A. Erck, Jr. - Vice President

H03000255772 3

H03000255772 3

ARTICLE VIII
Board of Directors

The affairs of the Association will be managed initially by a Board consisting of not less than (1) nor more than (3) Directors. The composition of the Board, the manner of election to the Board, the term of office and other provisions regarding the Board shall be established by the Declaration and the By-Laws of the Association. The initial Board shall consist of the following member(s):

George W. Erck
611 Riviera Drive
Tampa, FL 33606

Theodore A. Erck, Jr.
945 East Paces Ferry Road
Suite 2220, Resurgens Plaza
Atlanta, GA 30326

Juliana E. Runyon
2011 Carpenter Drive
Reidsville, NC 27320

Jean Susannah E. Howard
10701 Farragut Hills Boulevard
Knoxville, TN 37922

Mary Rebecca E. Whitney
1004 Fairhope Court
Winston-Salem, NC 27104

ARTICLE IX
Dissolution

The Association may be dissolved with the assent given in writing and signed by members holding a majority of the total cumulative votes of the members. Upon dissolution of the Association, other than incident to a merger or consolidation, the assets of the Association shall be dedicated to an appropriate public agency to be used for purposes similar to those for which this Association was created. In the event that such dedications refused acceptance, such assets shall be granted, conveyed, and assigned to any nonprofit corporation, association, trust or organization to be devoted to such similar purposes. This procedure shall be subject to court approval upon dissolution pursuant to Section 617.05, Florida Statutes.

ARTICLE X
Duration

The Corporation shall exist perpetually.

H03000255772 3

H03000255772 3

ARTICLE XI
Amendments

Amendment to these Articles of Incorporation shall require the assent of a majority vote of members. Amendment of these Articles may be proposed by the Board of Directors and shall be voted on at a Special Meeting of the Membership duly called for that purpose, or at an annual meeting of the Membership.

ARTICLE XII
By-Laws

The By-Laws of the Association may be adopted, amended, altered, or rescinded as provided therein; provided, however, that at no time shall the By-Laws conflict with these Articles or the Declaration, and provided further, that no amendment, alteration, or rescission may be made which adversely affects the rights and privileges of any Institutional Lender, without the prior written consent of the Institutional Lender so affected.

ARTICLE XIII
Subscriber

The name and address of the Incorporator to these Articles is as follows:

George W. Erck
6112 Riviera Drive
Tampa, FL 33606

ARTICLE XIV
Effective Date

The date that corporate existence shall begin shall be effective upon the filing of these articles with the Department of State.

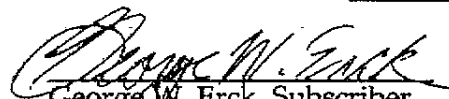
ARTICLE XV
Registered Office and Registered Agent

The name and address of the initial registered office of this corporation is

George W. Erck
611 Riviera Drive
Tampa, FL 33606

The address of the principal office of the corporation is the same as the address of the registered office.

IN WITNESS WHEREOF, the undersigned, being the Incorporator, certifies to the truth of the facts herein stated this 14th day of August, 2003.


George W. Erck, Subscriber

H03000255772 3

H03000255772 3

STATE OF FLORIDA
COUNTY OF HILLSBOROUGH

I HEREBY CERTIFY, that on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgments, George W. Erck, who is personally known to me and after being duly cautioned and sworn, did depose and say that he has affixed his name to the foregoing Articles of Incorporation of CRESTVIEW ESTATES HOMEOWNERS' ASSOCIATION, INC., as the original subscriber to said corporation, for the purposes therein expressed.

WITNESS my hand and official seal at Tampa, County of Hillsborough, State of Florida, this 14th day of August, A.D., 2003.



Jeanne Mills
Notary Public
My Comm. Exp.: _____

ACCEPTANCE BY REGISTERED AGENT:

George W. Erck
George W. Erck hereby accepts
the designation of registered agent

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