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June 25, 2004

Document Specialist
Florida Department of State
Division of Corporations
New Filing Section
P. O. Box 6327
Tallahassee, Florida 32314

RE: Articles of Incorporation
Grand Cayman Homeowner's Association, Inc.

To Whom It May Concern:

Enclosed please find the original and one copy of Articles of Incorporation, for the above-referenced non-profit corporation. Additionally, please find my check (#1904) made payable to Florida Department of State -- Division of Corporations, in the amount of \$87.50, representing the filing fee and costs.

Please file the original of the documents enclosed herewith, and create the corporation listed above. Thereafter, kindly return a certified copy of the document to me at the mailing address given above.

If you have any questions or concerns regarding this matter, please do not hesitate to contact me.

With kind regards, I remain,

Very truly yours,


J. EDWARD HOPKINS

JEH/kjb
Enclosures
Cc: Leonard Jernigan

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DIVISION OF CORPORATIONS
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**ARTICLES OF INCORPORATION
OF
GRAND CAYMAN HOMEOWNERS ASSOCIATION, INC.**

I, the undersigned, hereby associate myself together for the purpose of becoming a corporation not for profit under Chapter 617, Laws of the State of Florida, providing for the formation, liability, rights, privileges and immunities of a corporation not for profit.

ARTICLE I

The name of the corporation is GRAND CAYMAN HOMEOWNERS ASSOCIATION, INC., and the initial principal address of the corporation is 8680 Scenic Highway, Box 18, Pensacola, FL 32514.

ARTICLE II

GENERAL NATURE OF BUSINESS

The general nature of the business to be conducted by the Association should be the operation and management of the affairs and property of the home development known as the GRAND CAYMAN HOMEOWNERS ASSOCIATION, INC.,

LEGAL DESCRIPTION:

GRAND CAYMAN SUBDIVISION PHASE 1 - (LOT 22 & 23, BLOCK "A")
(AS PREPARED BY SOUTHEAST SURVEY & LAND DESIGN, LLC)

Commence at the Northeast corner of Section 23, Township 1 South, Range 30 West, Escambia County, Florida; thence run North 88 degrees 33 minutes 50 seconds West along the North line of said Section for 22.88 feet; thence run South 2 degrees 20 minutes 50 seconds West for 17.34 feet to the South right of way line of Detroit Blvd. (50' R/W) and the Westerly right of way line of Untreiner Avenue (66' R/W); thence continue South 2 degrees 20 minutes 50 seconds West along the West right of way line of Untreiner Avenue for 825.42 feet for the Point of Beginning; thence continue the course last run South 2 degrees 20 minutes 50 seconds West for 124.58 feet; thence run North 88 degrees 33 minutes 50 seconds West for 110.00 feet; thence run North 2 degrees 20 minutes 50 seconds East for 149.97 feet; thence run South 88 degrees 33 minutes 50 seconds East for 84.61 feet to a point of curvature; thence run along a curve to the right having a radius of 25.00 feet an arc distance of 39.67 feet (chord = 35.64, chord bearing = S 43°06'30" E) to the point of beginning. Said parcel contains 0.18 acre.

AND ALSO: (LOT 1, BLOCK "B")

Commence at the Northeast corner of Section 23, Township 1 South, Range 30 West, Escambia County, Florida; thence run North 88 degrees 33 minutes 50 seconds West along the North line of said Section 22.88 feet; thence run South 2 degrees 20 minutes 50 seconds West for 17.34 feet to the South right of way line of Detroit Blvd. (50' R/W) and the Westerly right of way line of Untreiner Avenue (66' R/W); thence continue South 2 degrees 20 minutes 50 seconds West along the West right of way line of Untreiner Avenue for 1050.00 feet for the Point of Beginning; thence continue the course last run South 2 degrees 20 minutes 50 seconds West for 86.80 feet; thence run North 89 degrees 12 minutes 17 seconds West for 110. feet; thence run North 2 degrees 22 minutes 45 seconds East for 86.81 feet; thence run South 88 degrees 33 minutes 50 seconds East for 110.00 feet to the point of beginning. Said parcel contains 0.22 acre.

AND ALSO: (BLOCK "C")

Commence at the Northeast corner of Section 23,

Township 1 South, Range 30 West, Escambia County, Florida; thence run North 88 degrees 33 minutes 50 seconds West along the North line of said Section for 22.88 feet; thence run South 2 degrees 20 minutes 50 seconds West for 17.34 feet to the South right of way line of Detroit Blvd. (50' R/W) and the Westerly right of way line of Untreiner Avenue (66' R/W); thence continue South 2 degrees 20 minutes 50 seconds West along the West right of way line of Untreiner Avenue for 1216.80 feet for the Point of Beginning; thence continue the course last run South 2 degrees 20 minutes 50 seconds West for 85.09 feet to the Northerly right of way line of Elliot Street (right of way width varies); thence run North 88 degrees 27 minutes 24 seconds West along said right of way line a distance of 674.26 feet; thence run North 2 degrees 20 minutes 50 seconds East for 110.01 feet; thence run South 88 degrees 27 minutes 24 seconds East for 564.21 feet; thence run South 2 degrees 20 minutes 50 seconds West for 25.15 feet; thence run South 89 degrees 12 minutes 17 seconds East for 110.00 feet to the point of beginning. Said parcel contains 1.72 acres.

and more particularly described in the Public Records Escambia County, Florida, and to perform all acts and functions allowed by the laws of the State of Florida.

ARTICLE III

POWERS

The Association shall have all of the statutory powers of a corporation not for profit, and all of the powers and duties set forth in these Articles. Where variances permitted by law appear in these Articles of Incorporation, these Articles shall control. The Association may enter into Lease Agreements and may acquire and enter into agreements acquiring leaseholds,

memberships, and other possessory or use interests for terms up to and including 99 years, whether or not contiguous to the lands of the subdivision, intended to provide for the enjoyment, recreation or other use or benefit of the members; including but not limited to the lease of recreation areas and facilities.

ARTICLE IV

MEMBERSHIP

Every owner of a Lot, which is subject to assessment, shall be a member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any lot, which is subject to assessment.

ARTICLE V

VOTING RIGHTS

The Association shall have one (1) class of voting membership. Each Member shall be entitled to one 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 they determined, but in no event shall more than one vote be cast with respect to any Lot.

ARTICLE VI

DISTRIBUTION

No part of the income of this corporation shall be distributed to its members, except as compensation for services

rendered.

ARTICLE VII

EXISTENCE

This corporation shall have perpetual existence unless dissolved according to law.

ARTICLE VIII

REGISTERED OFFICE AND REGISTERED AGENT

The street address and city of the initial registered office of the corporation is 8680 Scenic Highway, Box 18, Pensacola, FL 32514, and the name of the registered agent at such address is LEONARD JERNIGAN.

ARTICLE IX

NUMBER OF DIRECTORS

The business of the corporation shall have be conducted by a Board of Directors which shall consist of not less than three (3) persons, and elected at the Association's first annual meeting in the manner described in the corporation's Bylaws.

ARTICLE X

INDEMNIFICATION OF OFFICERS AND DIRECTORS

All officers and directors shall be indemnified by the Association against all expenses and liabilities including attorney's fees (including appellate proceedings) reasonably

incurred in connection with any proceeding or settlement thereof, in which they may become involved by reason of holding such office. The Association may purchase and maintain insurance on behalf of all officers and directors against any liability asserted against them or incurred by them in their capacity as officers and directors or arising out of their status as such.

ARTICLE XI

BYLAWS

The Bylaws of the Association shall be adopted by the Board of Directors and may be altered, amended or rescinded in the manner provided by the Bylaws.

ARTICLE XII

OFFICERS AND SUBSCRIBERS

The names and street addresses of the initial Officers and the Subscribers to these Articles of Incorporation are as follows:

Leonard Jernigan	President/
8680 Scenic Highway	Secretary/Treasurer
Box 18	
Pensacola, Florida 32514	

ARTICLE XIII

AMENDMENTS

The Association reserves the right to amend, alter, change

or repeal any provisions contained in these Articles of Incorporation by a two-thirds (2/3) vote of all members of the corporation.

ARTICLE XIV

DISSOLUTION

The Association may be dissolved with the assent given in writing and signed by not less than two-thirds (2/3) of each class of 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 dedication is refused acceptance, such assets shall be granted, conveyed and assigned to any non-profit corporation, association, trust or other organization to be devoted to such similar purposes.

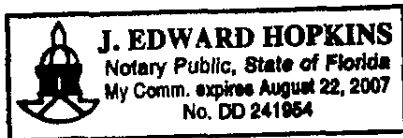
IN WITNESS WHEREOF, we, the undersigned subscribers to these Articles of Incorporation, have set our hands and seals this 25th day of june, 2004.

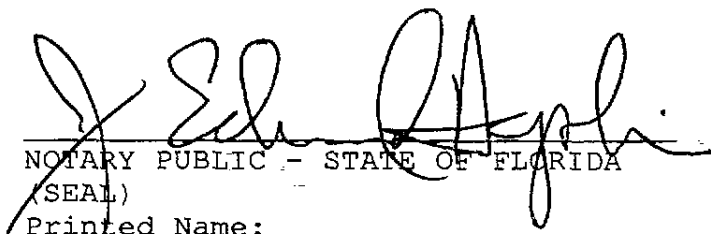

LEONARD JERNIGAN

STATE OF FLORIDA
COUNTY OF ESCAMBIA

BEFORE ME, the undersigned authority, personally appeared
LEONARD JERNIGAN, personally known to me or who has produced
FL. D/L as identification, and acknowledged before
me, executed the same for the uses and purposes therein
expressed.

WITNESS my hand and official seal in the State and County
last aforesaid on this 25th day of June, 2004.




NOTARY PUBLIC - STATE OF FLORIDA
(SEAL)
Printed Name:
Commission No.

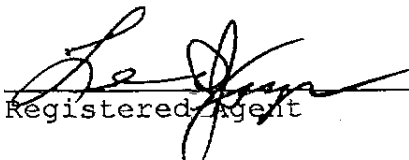
REGISTERED AGENT'S CERTIFICATE

In pursuance of Florida Statutes, the following is
submitted in compliance with said act:

FIRST, THAT GRAND CAYMAN HOMEOWNERS ASSOCIATION, INC.,
desiring to organize under the laws of the State of Florida,
with its registered office as indicated in the Articles of
Incorporation, in Escambia County, Florida 32501, has named
LEONARD JERNIGAN, 8680 Scenic Highway, Box 18, Pensacola, FL
32514, as its agent to accept service of process within this
State.

ACKNOWLEDGMENT:

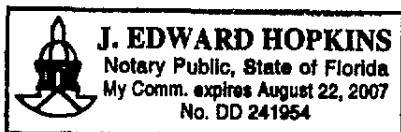
Having been named to accept service of process for the above stated not-for-profit corporation 8680 Scenic Highway, Box 18, Pensacola, FL 32514, the place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I accept the duties and obligations of Section 607.325 Florida Statutes.

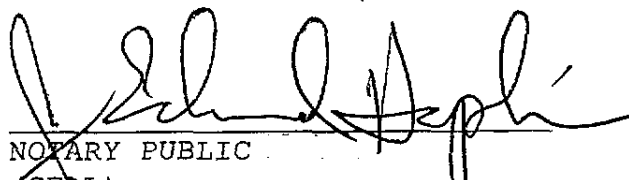

Registered Agent

STATE OF FLORIDA
COUNTY OF ESCAMBIA

Sworn to and subscribed before me this 25th day of

June, 2004.




NOTARY PUBLIC
(SEAL)

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