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STJOE COMPANY

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**FLORIDA NON-PROFIT CORPORATION**

**Riverside at Chipola Community Association, Inc.**

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**ARTICLES OF INCORPORATION  
OF  
RIVERSIDE AT CHIPOLA COMMUNITY ASSOCIATION, INC.  
(a not-for-profit corporation)**

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**I. NAME AND DEFINITIONS.**

The name of this corporation shall be RiverSide at Chipola Community Association, Inc. (hereinafter referred to as the "Association"). All capitalized terms used in these Articles of Incorporation (the "Articles") without definition that are defined in the Declaration of Covenants and Restrictions for RiverSide at Chipola recorded or to be recorded in the public records of Calhoun County, Florida (the "Declaration") will have the same meaning herein as in the Declaration.

**II. PRINCIPAL OFFICE AND MAILING ADDRESS.**

The location of the Association's principal office and its mailing address shall be 245 Riverside, Suite 500, Jacksonville, Florida 32202, or at such other place as may be established by resolution of the Board from time to time.

**III. PURPOSES.**

The general nature, objects and purposes of the Association are:

A. To promote matters of common interest and concern of the Owners of the Property subject to the terms and provision of the Declaration.

B. To own, maintain, repair and replace the Common Maintenance Areas, including without limitation any street lights, landscaping, structures, and other improvements located thereon, for which the obligation to maintain and repair has been delegated to and accepted by the Association.

C. To cooperate with other associations responsible for administration of adjacent or contiguous properties in matters of common interest to the Association and such other associations and to contribute to such common maintenance interests whether within or without the Property.

D. To provide, purchase, acquire, replace, improve, maintain, operate and repair such buildings, structures, landscaping, paving and equipment, and to provide such other services for the benefit of the members of the Association (the "Members"), as the Board of Directors in its discretion determines necessary, appropriate, and/or convenient.

E. To operate without profit for the sole and exclusive benefit of its Members.

F. To perform all of the functions contemplated for the Association and undertaken by the Board pursuant to the terms and conditions of the Declaration.

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**H040002273353****IV. GENERAL POWERS.**

The general powers that the Association shall have are as follows:

A. To hold funds solely and exclusively for the benefit of the Members for purposes set forth in these Articles.

B. To promulgate and enforce rules, regulations, bylaws, covenants, restrictions and agreements to effectuate the purposes for which the Association is organized.

C. To delegate power or powers where such is deemed in the interest of the Association.

D. To purchase, lease, hold, sell, convey, grant easements, donate, mortgage or otherwise acquire or dispose of real or personal property owned by the Association; to enter into, make, perform or carry out contracts of every kind with any person, firm, corporation or association; to do any and all acts necessary or expedient for carrying on any and all of the activities and pursuing any and all of the objects and purposes set forth in the Declaration and these Articles and not forbidden by the laws of the State of Florida.

E. To fix assessments to be levied against all or any portion of the Property to defray expenses and costs of effectuating the objects and purposes of the Association and to create reasonable reserves for such expenditures, and to authorize the Board to enter into agreements with other property owner's associations or maintenance entities for the collection of such assessments.

F. To charge recipients for services rendered by the Association and the users of the Association property where such is deemed appropriate by the Board and permitted by the Declaration.

G. To pay taxes and other charges, if any, on or against property owned, accepted, or maintained by the Association.

H. To borrow money and, from time to time, to make, accept, endorse, execute and issue debentures, promissory notes or other obligations of the Association for monies borrowed, or in payment for property acquired, or for any of the other purposes of the Association, and to secure the payment of such obligations by mortgage, pledge, or other instrument of trust, or by lien upon, assignment of or agreement in regard to all or any part of the property rights or privileges of the Association wherever situated.

I. To merge with any other association which may perform similar functions located within the same general vicinity of the Property.

J. In general, to have all powers conferred upon a corporation by the laws of the State of Florida, except as prohibited herein and by the terms and conditions set forth in the Declaration.

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**V. BOARD OF DIRECTORS.**

The affairs of the Association shall be managed by the Board which shall consist of not less than three (3) directors. The method of election of the Board is as stated within the Bylaws. The names and addresses of the members of the first Board who shall hold office until their successors are elected or appointed and have qualified to serve, are as follows:

<u>Name:</u>	<u>Business Address:</u>
J. Everitt Drew	1400 Oven Park Drive, Tallahassee, Florida 32308
William F. Butler	1400 Oven Park Drive, Tallahassee, Florida 32308
Byron Rogers	100 Beckrich Road, Suite 200, Panama City, Florida 32407

**VI. CORPORATE EXISTENCE.**

The Association shall have perpetual existence. These Articles shall become effective upon filing as prescribed by law.

**VII. BYLAWS.**

The Board shall adopt Bylaws consistent with these Articles.

**VIII. REGISTERED AGENT/REGISTERED OFFICE.**

The initial street address of the Association's registered office is 245Riverside, Suite 500, Jacksonville, Florida 32202. The initial registered agent for the Association at that address is Christine M. Marx.

**IX. INCORPORATOR.**

The name and address of the incorporator is as follows:

Susan G. Whitlatch  
245 Riverside, Suite 500  
Jacksonville, FL 32202

**X. DISSOLUTION OF THE ASSOCIATION.**

The Association may be dissolved upon a resolution to that effect being approved by a majority of the Board and by two-thirds (2/3) of the Members, and the necessary consent of any lenders. Upon dissolution of the Association, other than incident to a merger or consolidation, the assets of the Association, will be either (a) dedicated and/or conveyed to an appropriate public or private agency to be used for the purposes similar to those for which the Association was created, or (b) dedicated, granted, conveyed and assigned to a non-profit corporation, association, trust or other organization devoted to such similar purposes, subject to any and all applicable liens and encumbrances and restrictions of record.

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**XI. AMENDMENTS TO ARTICLES OF INCORPORATION.**

These Articles may be altered, amended or repealed upon the affirmative vote of Members holding a majority of the total votes allocated to the Members pursuant to the Bylaws.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 15th day of November, 2004.

  
Susan G. Whitlatch, Incorporator

**ACCEPTANCE OF REGISTERED AGENT**

Having been named as registered agent to accept service of process for the above stated Company at the place designated in these articles of incorporation, I am familiar with and accept the appointment as registered agent and agreement to act in this capacity.

Date: November 15th, 2004

  
Christine M. Marx

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