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FLORIDA NON-PROFIT CORPORATION

GULF REFLECTIONS OWNERS' ASSOCIATION, INC.

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**ARTICLES OF INCORPORATION OF GULF REFLECTIONS OWNERS'
ASSOCIATION, INC.**

The undersigned incorporator by these articles associates himself for the purpose of forming a corporation not for profit under the laws of the State of Florida, and adopts the following articles of incorporation:

**ARTICLE I
NAME**

The name of this corporation is Gulf Reflections Owners' Association, Inc. For convenience, the corporation shall be referred to in this instrument as the "association", these articles of incorporation as the "articles", and the bylaws of the association as the "bylaws".

**ARTICLE II
TERM OF EXISTENCE**

The Association shall have perpetual existence.

**ARTICLE III
CORPORATE PURPOSE**

This Association is organized for the purpose of providing an entity under the Florida Statute 720.301-720.312 ("the Statute") for the operation of Owners' Association located in Walton County, Florida.

**ARTICLE IV
PRINCIPAL OFFICE / MAILING ADDRESS**

The street address and mailing address of the initial principal office of the corporation is:

504 East Barbour Street
Eufaula, AL 36072

**ARTICLE V
INITIAL REGISTERED OFFICE AND REGISTERED AGENT**

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

Scott M. Campbell
34990 Emerald Coast Parkway, Suite 301
Destin, FL 32541

**ARTICLE VI
FIRST BOARD OF DIRECTORS**

The number of persons constituting the first board of directors shall be three (3) and their names are as follows:

Edgar C. Marshall, IV
Lanier Edwards
Arlene Edwards

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The method of election of directors is as stated in the Bylaws.

ARTICLE VII

MEMBERS

The qualification of members and the manner of their admission shall be as regulated by the Bylaws.

ARTICLE VIII INCORPORATORS

The name and address of the incorporator signing these Articles of Incorporation is:

Edgar C. Marshall, IV
504 East Barbour Street
Eufaula, AL 36072

ARTICLE IX BYLAWS

The corporation shall be governed by Bylaws.

ARTICLE X STORMWATER MANAGEMENT AND DISCHARGE FACILITY

The Association shall operate and maintain a stormwater management system and stormwater discharge facility as exempted or permitted by Walton County and the State of Florida. The Association shall establish rules and regulations, assess members, and contract for services to provide the services for operation and maintenance. Said operation of the stormwater management system and discharge facility shall be as follows:

Each lot shall be a part of the storm water management system, which requires storm water retention facilities and retention areas to be maintained by the Association, and operated in accordance with the agreements and regulations of Walton County and the State of Florida;

There shall be assessed by the Association, on each lot owner, a pro-rated monthly basis assessment in the amount required to maintain, repair, and meet the expense and costs of the storm water retention facilities, including but not limited to, the expenses of repair, maintenance, and when necessary, the replacement of the drainage system, and storm water system.

IN WITNESS WHEREOF, we have hereunto set our hands and seals and acknowledge we are filing the forgoing Articles of Incorporation under the laws of the State of Florida effective this 10th day of June, 2005.

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INCORPORATOR


Edgar C. Marshall, IV

REGISTERED AGENT ACCEPTANCE

I do hereby accept the foregoing designation as registered agent of GULF REFLECTIONS OWNERS' ASSOCIATION, INC. Further, I am familiar with and accept the duties and obligation of such designation.


Scott M. Campbell

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