

**Electronic Articles of Incorporation
For**

N05000010366
FILED
October 10, 2005
Sec. Of State
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WATER OAKS OWNERS ASSOCIATION, INC.

The undersigned incorporator, for the purpose of forming a Florida not-for-profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

WATER OAKS OWNERS ASSOCIATION, INC.

Article II

The principal place of business address:

910 HIGHWAY 98 EAST
DESTIN, FL. 32541

The mailing address of the corporation is:

910 HIGHWAY 98 EAST
DESTIN, FL. 32541

Article III

The specific purpose for which this corporation is organized is:

HOMEOWNERS' ASSOCIATION OF WATER OAKS DEVELOPMENT

Article IV

The manner in which directors are elected or appointed is:

MAJORITY VOTE OF MEMBERS

Article V

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

MARTIN H WILLIAMS
910 HIGHWAY 98 EAST
DESTIN, FL. 32541

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: MARTIN H. WILLIAMS

Article VI

The name and address of the incorporator is:

MARTIN H. WILLIAMS
910 HIGHWAY 98 EAST
DESTIN, FLORIDA 32541

Incorporator Signature: MARTIN H. WILLIAMS

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
MARTIN H WILLIAMS
910 HIGHWAY 98 EAST
DESTIN, FL. 32541

Title: VP
DEBORAH IRBY
910 HIGHWAY 98 EAST
DESTIN, FL. 32541