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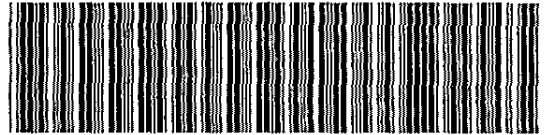
(Business Entity Name)

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VH



Florida Sun Title LLC

1490 Pine Island Road, Suite 4-A, Cape Coral, Florida 33909  
Phone: 239-242-9362 Fax: 239-458-7718

Friday, February 16, 2007

Florida Department of State  
Division of Corporations  
Clifton Building  
2661 Executive Center  
Tallahassee, FL 32301

RE: File Articles of Incorporation; 0702002MR; Reflection Office Condominium Association, Inc.

To Whom It May Concern:

Enclosed please find Articles of Incorporation for the above styled condominium association, together with our check in the amount of \$87.50 to file the documents and receive a certified copy of same and a certificate of status for association.

Should you have any questions, please do not hesitate to contact me at (239) 887-2116. If I do not hear from you by telephone I will look forward to receiving the copies set forth herein in the near future.

Thank you again,  
Sincerely,

Peggy Burt  
Assistant to Richard P. Zellers, Esq.  
Enclosure:

**ARTICLES OF INCORPORATION**  
**OF REFLECTION OFFICE CONDOMINIUM ASSOCIATION, INC.**

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Pursuant to Section 617, Florida Statutes, the undersigned hereby creates these Articles of Incorporation for the purposes set forth below.

**ARTICLE I**

**NAME:** The name of the corporation, herein called the "Association", is Reflection Office Condominiums Association, Inc., and its initial principal office and mailing address is c/o Reflection Mortgage Corp., 1617 Santa Barbara Boulevard, Cape Coral, FL 33991.

**ARTICLE II**

**PURPOSE AND POWERS:** The purpose for which the Association is organized is to provide an entity pursuant to the Florida Condominium Act for the operation of Reflection Office Condominiums, located in Lee County, Florida.

The Association is organized and shall exist on a non-stock basis as a corporation not for profit under the laws of the State of Florida, and no portion of any earning of the Association shall be distributed or inure to the private benefit of any member, Director or officer. For the accomplishment of its purposes, the Association shall have all of the common law and statutory powers and duties of a corporation not for profit under the laws of the State of Florida and of a condominium association under the Florida Condominium Act, except as expressly limited or modified by these Articles, the Declaration of Condominium, and the Bylaws; and it shall have all of the powers and duties reasonable necessary to operate the Condominium pursuant to the condominium documents as they may hereafter be amended, including but not limited to the following:

- (A) To make and collect assessments against members of the Association to defray the costs, expenses and losses of the Association, and to use the funds in the exercise of its powers and duties.
- (B) To protect, maintain, repair, replace and operate the condominium property and association property.
- (C) To purchase insurance for the protection of the Association and its members.
- (D) To repair and reconstruct improvements after casualty, and to make further improvements of the condominium property.
- (E) To make, amend and enforce reasonable rules and regulations in the manner set forth in the Bylaws and subject to any limitations in the Declaration of Condominium.
- (F) To approve or disapprove the transfer, leasing and occupancy of units, as provided in the Declaration of Condominium.
- (G) To enforce the provisions of the Condominium Act, the Declaration of Condominium, these Articles, the Bylaws and any Rules and Regulations of the Association.

(H) To contract for the management and maintenance of the condominium and the condominium property, and to delegate any powers and duties of the Association in connection therewith except such as are specifically required by law or by the Declaration of Condominium to be exercised by the Board of Directors or the membership of the Association.

(I) To employ accountants, attorneys, architects, and other professional personnel to perform the services required for proper operation of the Condominium.

(J) To borrow money as necessary to perform its other functions hereunder.

(K) To grant, modify or move any easement in the manner provided in the Declaration of Condominium

(L) To own and convey property.

(M) To assess Unit Owners and enforce assessments.

(N) To sue and be sued.

(O) To contract for services necessary to operate and maintain the Condominium Property and any easements dedicated to or for the benefit of the Condominium Property including any infrastructure.

All funds and the title to all property acquired by the Association shall be held for the benefit of the members in accordance with the provisions of the Declaration of the Condominium, these Articles of Incorporation and the Bylaws.

### ARTICLE III

#### MEMBERSHIP:

(A) The members of the Association shall be all record owners of a fee simple interest in one or more units in the Condominium, as further provided in the Bylaws.

(B) The share of a member in the funds and assets of the Association cannot be assigned or transferred in any manner except as an appurtenance to his unit.

(C) The owners of each unit, collectively, shall be entitled to a number of votes in Association matters equal to their percentage interest in the common elements. The manner of exercising voting rights shall be as set forth in the Bylaws. The percentage interest in the common elements may change as units are subdivided, combined or boundaries changed.

### ARTICLE IV

TERM: The term of the Association shall be perpetual.

### ARTICLE V

BYLAWS: The Bylaws of the Association may be altered, amended, or rescinded in the manner provided therein.

### ARTICLE VI

#### **DIRECTORS AND OFFICERS:**

(A) The affairs of the Association shall be administered by a Board of Directors consisting of the number of Directors determined by the Bylaws, but not less than three (3) Directors, and in the absence of such determination shall consist of three (3) Directors.

(B) Except for Directors appointed by the Developer as defined in the Declaration of Condominium) Directors of the Association shall be elected by the members in the manner determined by the Bylaws. Directors may be removed and vacancies on the Board of Directors shall be filled in the manner provided by the Bylaws.

(C) The business of the Association shall be conducted by the officers designated in the Bylaws. The officers shall be elected each year by the Board of Directors at its first meeting after the annual meeting of the members of the Association, and they shall serve at the pleasure of the Board.

#### **ARTICLE VII**

**INITIAL DIRECTORS:** The initial Directors of the Association shall be:  
Matthew Valentine, Michael Valentine, Cristy Valentine and Connie Valentine.

**INITIAL OFFICERS:** The initial Officers are as follows:  
Matthew Valentine - President  
Michael Valentine - Vice President  
Connie Valentine-Treasurer  
Cristy Valentine-Secretary

#### **ARTICLE VIII**

**AMENDMENTS:** Amendments to these Articles shall be proposed and adopted in the following manner:

(A) **Proposal.** Amendments to these Articles may be proposed by a majority of the Board or by a written petition to the Board, signed by at least one-fourth (1/4th) of the voting interests of the Association.

(B) **Vote Required.** Prior to the turnover of control of the Association by the Developer to unit owners other than the Developer, these Articles may be amended by the Board at a duly noticed Board meeting. Subsequent to turnover, a proposed amendment shall be adopted if it is approved by at least fifty-one percent (51 %) of the voting interests who are present and voting, in person or by proxy, at any annual or special meeting called for the purpose. As long as Developer owns a unit, no amendment to these Articles shall be deemed effective which in any way modifies the rights, benefits or privileges granted or reserved to Developer, without Developer's prior written consent, which consent may be denied in Developer's absolute discretion.

(C) **Certificate; Recording.** An amendment shall become effective upon filing with the Secretary of State and recording a Certificate of Amendment in the Public Records of Lee County, Florida, with the formalities required by the Condominium Act.

## **ARTICLE IX**

**INDEMNIFICATION:** To the fullest extent permitted by Florida law, the Association shall indemnify and hold harmless every Director and every officer of the Association against all expenses and liabilities, including attorney fees, actually and reasonably incurred by or imposed on him in connection with any legal proceeding (or settlement or appeal of such proceeding) to which he may be a party because of his being or having been a Director or officer of the Association. The foregoing right of indemnification shall not be available if a judgment or other final adjudication establishes that his actions or omissions to act were material to the cause adjudicated and involved:

(A) Willful misconduct or a conscious disregard for the best interests of the Association, in a proceeding by or in the right of the Association to procure a judgment in its favor.

(B) A violation of criminal law, unless the Director or officer had no reasonable cause to believe his action was unlawful or had reasonable cause to believe his action was lawful.

(C) A transaction from which the Director or officer derived an improper personal benefit.

In the event of a settlement, the right to indemnification shall not apply unless the Board of Directors approves such settlement as being in the best interest of the Association. The foregoing rights of indemnification shall be in addition to and not exclusive of all other rights to which a Director or officer may be entitled.

## **ARTICLE X**

**INCORPORATOR:** The name and address of the Incorporator is as follows:

Richard P. Zellers, Esq.  
18131 Gulf Boulevard, Suite BB  
Redington Shores, Florida 33708

## **ARTICLE XI**

### **INITIAL REGISTERED AGENT**

The initial registered office of the Association shall be at:

Reflection Mortgage Corp  
Attn: Matthew Valentine  
1617 Santa Barbara Boulevard  
Suite \_\_\_\_\_  
Cape Coral, Florida 33991

The initial registered agent at said address shall be:  
Matthew Valentine

The mailing address of the Association is:  
c/o Reflection Mortgage Corp  
Attn: Matthew Valentine  
1617 Santa Barbara Boulevard  
Suite \_\_\_\_\_  
Cape Coral, Florida 33991

**WHEREFORE**, the Incorporator has caused these presents, this 12<sup>th</sup> day of February, 2007.

REFLECTION MORTGAGE CORP.

BY: \_\_\_\_\_

Matthew Valentine, President

STATE OF FLORIDA  
COUNTY OF LEE

The foregoing instrument was acknowledged this 12<sup>th</sup> day of February, 2007, by Matthew Valentine as President of Reflection Mortgage Corp, who is personally known to me or who has produced Florida driver license as identification and who acknowledge before me that he executed the foregoing as his free act and deed as said officer of said corporation.

Janice Liddle

Notary Public  
My Commission Expires

(SEAL)

NOTARY PUBLIC-STATE OF FLORIDA  
Janice Liddle  
Commission # DD543623  
Expires: APR. 23, 2010  
Bonded Thru Atlantic Bonding Co., Inc.

**ACCEPTANCE OF REGISTERED AGENT**

Having been named to accept service of process for Reflection Office Condominiums Association, Inc., at the place designated in these Articles of Incorporation, I hereby accept the appointment to act in this capacity and agree to comply with the laws of the State of Florida in keeping open said office.

By: \_\_\_\_\_

Matthew Valentine

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

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