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**FLORIDA PROFIT/NON PROFIT CORPORATION  
Estates at Ridgewood Homeowners Association of Semin**

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**ARTICLES OF INCORPORATION OF ESTATES AT RIDGEWOOD  
HOMEOWNERS ASSOCIATION OF SEMINOLE, FLORIDA, INC.**

The undersigned incorporator hereby adopts the following Articles of Incorporation for the purpose of forming a not-for-profit corporation under the "Florida Not-For-Profit Corporation Act."

**ARTICLE I**

**CORPORATE NAME**

The name of the Corporation shall be ESTATES AT RIDGEWOOD HOMEOWNERS ASSOCIATION OF SEMINOLE, FLORIDA, INC., hereinafter called the "Association." The principal business address and mailing address of the Association shall be 11590 Seminole Boulevard, #C-10, Seminole, Florida 33778

**ARTICLE II**

**DURATION**

The duration of the Association shall be perpetual.

**ARTICLE III**

**DEFINITIONS**

The terms used in these Articles shall have the same definitions and meanings as those set forth in the Declaration of Covenants, Easements, and Restrictions of Estates of Ridgewood to be recorded in the Public Records of Pinellas County, Florida, unless herein provided to the contrary, or unless the context otherwise requires.

**ARTICLE IV**

**COMMENCEMENT OF CORPORATE EXISTENCE**

The corporate existence of the Association shall commence at the time these Articles of Incorporation are filed by the Department of State of the State of Florida.

**ARTICLE V**

**PURPOSES AND POWERS**

The Association is not organized for pecuniary profit or financial gain, and no part of the Association's assets or income

**EXHIBIT "B" TO DECLARATION OF  
COVENANTS, CONDITIONS, EASEMENTS,  
AND RESTRICTIONS OF  
ESTATES AT RIDGEWOOD**

shall inure to the benefit of any director, officer or Member of the Association except as may be authorized by the Board of Directors in accordance with the terms and provisions of the Bylaws of the Association with respect to the compensation of directors, officers or Members of the Association for the rendition of unusual or exceptional services to the Association.

The purposes for which the Association is formed, and the powers that may be exercised by the Board of Directors of the Association, are:

(a) To own, operate, maintain, preserve or replace, and to provide architectural control over, the Lots and Common Areas located on that certain parcel of real property situate in Pinellas County, Florida, known as Estates at Ridgewood and described in Exhibit "A" to the Declaration and to those Lots and Common Areas that may be annexed to the Property from time to time pursuant to the Declaration; and

(b) To operate and maintain the surface water management system facilities as permitted by the Southwest Florida Water Management District, including, but not limited to, inlets, ditches, swales, culverts, water control structures, retention and detention areas, ponds, lakes, flood plain compensation areas, wetlands, and any associated buffer areas, and wetland mitigation areas; and

(c) To acquire by gift, purchase, or otherwise, and to own, build, improve, operate, repair, maintain and replace, lease, transfer, and otherwise dispose of, real property, buildings, improvements, fixtures and personal property in connection with the business and affairs of the Association; and

(d) To dedicate, sell or transfer all or any part of the Common Areas to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the Members. No such dedication or transfer shall be effective without the consent of a majority of the Members to such dedication, sale or transfer, in writing or by vote at a duly called meeting of the Association, or without the prior written consent of Declarant so long as Declarant owns at least one (1) Lot; and

(e) To establish, levy, collect, and enforce payment of, all assessments and charges pursuant to the terms and provisions of the Declaration or Bylaws of the Association, and to use the proceeds thereof in the exercise of its powers and duties; and

(f) To pay all expenses in connection with and incident to the conduct of the business and affairs of the Association; and

(g) To borrow money and to pledge, mortgage or hypothecate any or all of the real or personal property owned by the Association as security for money borrowed or debts incurred by the Association; and

(h) To annex additional real property to the Property pursuant to the terms and provisions of the Declaration; and

(i) To exercise such powers which are now or may hereafter be conferred by law upon an association organized for the purposes set forth herein, or which may be necessary or incidental to the powers so conferred; and

(j) To grant easements on or through the Common Areas or any portion thereof; and

(k) To exercise all of the powers and privileges, and to perform all of the duties and obligations, of the Association as set forth in the Declaration, as the same may be amended from time to time; and

(l) To promulgate or enforce rules, regulations, bylaws, covenants, restrictions or agreements to effectuate the purposes for which the Association is organized; and

(m) To contract for, among other matters: the management of the Association and to delegate in such contract all or any part of the powers and duties of the Association; services to be provided to Owners, including, but not limited to, trash removal and other utilities or services; and services to provide for the operation and maintenance of the surface water management system facilities as permitted by the Southwest Florida Water Management District; and

(n) To purchase insurance upon the Property or any part thereof and insurance for the protection of the Association, its Officers, its Directors, and the Owners; and

(o) To employ personnel to perform the services required for the proper operation of the Association; and

(p) To sue and be sued.

(q) To take any other action necessary for the purposes for which the Association is organized.

The foregoing clauses shall be construed both as purposes and powers, and the enumeration of specific purposes and powers shall not be construed to limit or restrict in any way the purposes and powers of the Association that may be granted by applicable law and any amendments thereto.

#### ARTICLE VI

##### BOARD OF DIRECTORS

A. NUMBER AND QUALIFICATIONS. The business and affairs of the Association shall be managed and governed by a Board of Directors. The number of Directors constituting the initial Board of Directors shall be three (3). The number of Directors may be increased or decreased from time to time in accordance with the Bylaws of the Association, but in no event shall there be less than three (3) Directors. Directors need not be Members of the Association nor residents of the Lots.

B. DUTIES AND POWERS. All of the duties and powers of the Association existing under the Declaration, these Articles and the Bylaws shall be exercised exclusively by the Board of Directors, its agents, contractors or employees, subject to approval by Owners only when such approval is specifically required.

C. ELECTION; REMOVAL. Directors of the Association shall be elected at the Annual Meeting of the Members in the manner determined by and subject to the qualifications set forth in the Bylaws. Directors may be removed and vacancies on the Board of Directors shall be filled in the manner provided by the Bylaws.

D. TERM OF INITIAL DIRECTORS. Declarant shall appoint the members of the first Board of Directors and their replacements, who shall hold office for the periods described in the Bylaws.

E. INITIAL DIRECTORS. The names and addresses of the first Board of Directors who shall hold office until their successors are elected and have taken office, as provided in the Bylaws are as follows:

| <u>Name</u>       | <u>Address</u>                                   |
|-------------------|--|
| Jerome Chouinard  | 11590 Seminole Blvd. #C-10<br>Seminole FL 33778  |
| Bradley Chouinard | 11590 Seminole Blvd. #C-10<br>Seminole FL 33778  |
| Marie Chouinard   | 11590 Seminole Blvd., #C-10<br>Seminole FL 33778 |

**ARTICLE VII****TRANSACTIONS IN WHICH DIRECTORS OR  
OFFICERS ARE INTERESTED**

No contract or transaction between the Association and one or more of its directors or officers or between the Association and any other corporation, partnership, association or other organization in which one or more of its officers or directors are officers or directors shall be invalid, void or voidable solely for this reason or solely because the officer or director is present at, or participates in, meetings of the board or committee thereof that authorized the contract or transaction, or solely because such officer's or director's votes are counted for such purpose. No director or officer of the Association shall incur liability by reason of the fact that such director or officer may be interested in any such contract or transaction. Interested directors may be counted in determining the presence of a quorum at a meeting of the Board of Directors or of a committee that authorized the contract or transaction.

**ARTICLE VIII****OFFICERS**

The affairs of the Association shall be administered by the officers holding the offices designated in the Bylaws. The officers shall be elected by the Board of Directors of the Association at its first meeting following the Annual Meeting of the Members and shall serve at the pleasure of the Board of Directors. The Bylaws may provide for the removal of officers, for the filling of vacancies and for the duties of the officers. The names and addresses of the officers who shall serve until their successors are designated by the Board of Directors are as follows:

|                         |                   |
|-------------------------|-------------------|
| President               | Jerome Chouinard  |
| Vice President          | Jerome Chouinard  |
| Secretary and Treasurer | Bradley Chouinard |

**ARTICLE IX****MEMBERSHIP AND VOTING RIGHTS**

A. **MEMBERSHIP.** Every person or entity who is a record title owner of any Lot shall be a Member of the Association. Any person or entity who holds an interest in any Lot merely as security for the performance of an obligation shall not be a Member of the Association. Membership in the Association is appurtenant to a Lot and cannot be conveyed other than by conveyance of fee simple title to the Lot.

B. **VOTING.** The Association shall have two classes of voting membership:

Class A. Class A Members shall be all Owners, with the exception of the Declarant, and shall be entitled to one (1) vote for each Parcel owned. When more than one (1) person holds an interest in a Parcel, all such persons shall be Members. The vote for such Parcel shall be exercised as they determine, but in no event shall more than one (1) vote be cast with respect to any Parcel.

Class B. The Class B member shall be the Declarant and shall be entitled to three (3) votes for each Parcel owned. The Class B membership shall cease and be converted to Class A membership on the happening of either of the following events, whichever occurs earlier:

- (a) three months after ninety percent (90%) of the Lots in the Property have been conveyed to owners other than Declarant, or
- (b) twenty (20) years after the date this Declaration is recorded in the Public Records of Pinellas County, Florida; or
- (c) when, in its discretion, the Declarant so determines.

**ARTICLE X****AMENDMENT**

Amendments to these Articles shall be made in the following manner:

A. **PROPOSAL.** Notice of the subject matter for a proposed amendment shall be included in the notice of any meeting at which the proposed amendment is to be considered.

B. **ADOPTION.** The resolution for the adoption of a proposed amendment may be proposed by either a majority of the Board of Directors or by not less than one third (1/3) of the Members. Directors and Members not present in person or by proxy at the meeting considering the amendment may express their approval in writing, provided that the approval is delivered to the Secretary at or prior to the meeting. The approval must be by not less than a majority of the votes of all of the Members of the Association.

C. **LIMITATION.** No amendment shall make any changes in the qualifications for membership, nor in the voting rights or property rights of Members, nor any changes in Article V or Article XIII of the Articles entitled "Powers" and "Indemnification," respectively, without the approval in writing of all Members and the joinder of all record owners of mortgages on Lots. No amendment shall be made that is in conflict with the Declaration or Bylaws, nor shall any amendment make changes that would in any way affect the rights, privileges, powers or options herein provided in favor of, or reserved to, Declarant, or an affiliate of Declarant, unless Declarant shall join in the execution of the amendment. No amendment to this Paragraph C of Article X shall be effective.

D. **DECLARANT'S AMENDMENT.** Declarant may amend these Articles consistent with the provisions of the Declaration allowing certain amendments to be effected solely by Declarant.

E. **RECORDING.** A copy of each amendment shall be filed with the Secretary of State pursuant to the provisions of applicable Florida law, and a copy certified by the Secretary of State shall be recorded in the Public Records of Pinellas County, Florida.

**ARTICLE XI****BYLAWS**

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

**ARTICLE XII****INCORPORATOR**

The name and address of the incorporator of the Association is:

Joseph M. Murphy, Esquire  
DeLoach, Hofstra & Cavanis, P.A.  
8640 Seminole Blvd.  
Seminole, Florida 33772

**ARTICLE XIII****INDEMNIFICATION**

A. **INDEMNITY.** The Association shall indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending or contemplated action, suit or proceeding, whether civil, criminal, administrative or investigative, by reason of the fact that he is or was a director, employee, officer or agent of the Association, against expenses (including attorneys' fees and appellate attorneys' fees),

judgments, fines and amounts paid in settlement actually and reasonably incurred by him in connection with such action, suit or proceeding, unless (a) a court of competent jurisdiction determines, after all available appeals have been exhausted or not pursued by the proposed indemnitee, that he did not act in good faith, or in a manner he reasonably believed to be in, or not opposed to, the best interests of the Association, and, with respect to any criminal action or proceeding, that he had reasonable cause to believe his conduct was unlawful, and (b) such court further specifically determines that indemnification should be denied.

The termination of any action, suit or proceeding by judgment, order, settlement, conviction, or upon plea of nolo contendere or its equivalent shall not, of itself, create a presumption that the person did not act in good faith and in a manner which he reasonably believed to be in or not opposed to the best interests of the Association, and, with respect to any criminal action or proceeding, had reasonable cause to believe that his conduct was unlawful.

B. EXPENSES. To the extent that a director, officer, employee or agent of the Association has been successful on the merits or otherwise in defense of any action, suit or proceeding referred to in Paragraph A above, or in defense of any claim, issue or matter therein, he shall be indemnified against expenses (including attorneys' fees and appellate attorneys' fees) actually and reasonably incurred by him in connection therewith.

C. ADVANCES. Expenses incurred in defending a civil or criminal action, suit or proceeding shall be paid by the Association in advance of the final disposition of such action, suit or proceeding upon the receipt of an undertaking by or on behalf of the affected director, officer, employee or agent to repay such amount unless it shall ultimately be determined that he is entitled to be indemnified by the Association as authorized in this Article XIII.

D. MISCELLANEOUS. The indemnification provided by this Article shall not be deemed exclusive of any other rights to which those seeking indemnification may be entitled under any bylaw, agreement, vote of members or otherwise, and shall continue as to a person who has ceased to be a director, officer, employee or agent, and shall inure to the benefit of the heirs and personal representatives of such person.

E. INSURANCE. The Association shall have the power to purchase and maintain insurance on behalf of any person who is or was a director, officer, employee or agent of the Association, or is or was serving, at the request of the Association, as a director, officer, employee or agent of another corporation, partnership, joint venture, trust or other enterprise, against any liability asserted against him and incurred by him in any such capacity, or arising out of his status as such, whether or not the Association would have the power to indemnify him against such liability under the provisions of this Article.

F. AMENDMENT. Notwithstanding anything herein to the contrary, the provisions of this Article XIII may not be amended without the prior written consent of all persons whose interest would be adversely affected by such amendment.

#### ARTICLE XIV

#### DISSOLUTION

The Association may be dissolved by a vote of eighty percent (80%) of the Members entitled to vote at any regular or special meeting; provided, however, that the proposed action is specifically set forth in the notice of any such meeting, and that, so long as Declarant owns at least one (1) Lot, Declarant's written consent to the dissolution of the Association must first be obtained. Prior to the dissolution of the Association, the responsibility for the operation and maintenance of the surface water management system facilities as permitted by the Southwest Florida Water Management District shall be conveyed or dedicated to an appropriate governmental unit or public utility and if said conveyance or dedication is not accepted, then said facilities shall be conveyed to a non-profit corporation similar to the Association.

## ARTICLE XV

## INITIAL REGISTERED OFFICE AND AGENT

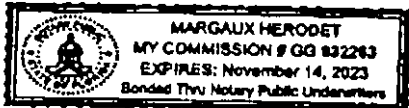
The street address of the initial registered office of the Association is: 8640 Seminole Boulevard, Seminole, Florida 33772, and the name of the initial registered agent of the Association at said address is: Peter T. Hofstra.

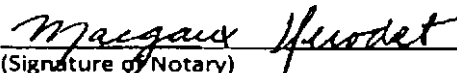
IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation on this 23<sup>rd</sup> day of September, 2021.

  
JOSEPH M. MURPHY, Incorporator

STATE OF FLORIDA  
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me, by means of X physical presence or \_\_\_\_\_ online notarization, this 23<sup>rd</sup> day of September, 2021, by JOSEPH M. MURPHY, who is personally known to me.



  
(Signature of Notary)

**Margaux Herodet**  
(Name of notary, printed or stamped)

Notary Public

(Serial Number, if any)



**CERTIFICATE DESIGNATING PLACE OF BUSINESS  
OR DOMICILE FOR THE SERVICE OF PROCESS  
WITHIN THIS STATE, NAMING AGENT UPON  
WHOM PROCESS MAY BE SERVED**

In compliance with the laws of Florida, the following is submitted:

That desiring to organize under the laws of the State of Florida, the corporation named in the foregoing Articles of Incorporation has named JOSEPH M. MURPHY, ESQUIRE, whose address is 8640 Seminole Boulevard, Seminole, County of Pinellas, State of Florida, 33778, as its statutory registered agent.

Having been named statutory agent of said corporation at the place designated in this certificate, I hereby accept the same and agree to act in this capacity, and agree to comply with the provisions of Florida law relative to keeping the registered office open.

Dated this 23rd day of September, 2021.



JOSEPH M. MURPHY, ESQUIRE  
Registered Agent