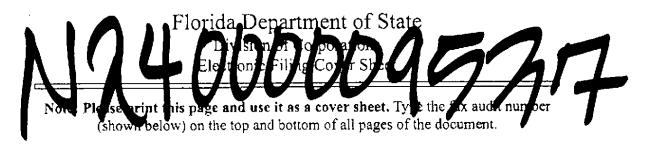
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FLORIDA PROFIT/NON PROFIT CORPORATION SILOAM WATERS CONDOMINIUM ASSOCIATION, INC.

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ARTICLES OF INCORPORATION

OF

SILOAM WATERS CONDOMINIUM ASSOCIATION, INC., a FLORIDA CORPORATION NOT FOR PROFIT

The undersigned hereby submits these articles for the purpose of forming a corporation not-for-profit under Chapter 718, Florida Statutes, (the "Act") and Chapter 617, Florida Statutes, and certifies as follows:

ARTICLE I Name

The name of the corporation shall be SILOAM WATERS CONDOMINIUM ASSOCIATION, INC., ("Association"), and the initial principal office and mailing address of the Association is 8703 Surf Drive, Panama City Beach, FL 32408.

ARTICLE II Purpose

- 1. The Association is organized for the purpose of the operation and management of a condominium for the use and benefit of the owners of the condominium units of Siloam Waters, a Land Condominium, located in Bay County, Florida, and described in the Declaration of Condominium for said condominium, and for any other purpose permitted under Florida law (the "Condominium").
- 2. The Association shall not be operated for profit and shall make no distribution of income to its members, directors or officers.

ARTICLE III Corporate Existence

This Association shall continue to exist so long as the Condominium known as Siloam Waters, a Land Condominium, shall be in existence.

ARTICLE IV Board of Administration

1. The initial Board of Administration shall be comprised of three (3) persons who shall serve until their respective successors are elected (or designated) and qualified. The names and addresses of the members of the Board of Administration who shall serve as the first directors are:

NAME ADDRESS

Alex J. Pollack 8703 Surf Drive

Panama City Beach, FL 32408

Deborah L. Pollack 8703 Surf Drive

Panama City Beach, FL 32408

SECRETASSES AME

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Elijah J. Pollack 8703 Surf Drive

Panama City Beach, FL 32408

2. The election or appointment of directors, their removal or the filling of vacancies on the Board of Administration shall be as stated in the Bylaws of the Association.

ARTICLE Y Officers

- 1. The officers of the Association shall be a President, Secretary and Treasurer and such other officers as the Board of Administration may from time to time determine. The officers of this Association shall be elected as provide in the Bylaws of the Association, and, until a successor shall be elected and qualified, by the Board of Administration at their annual meeting and in accordance with the provisions provided therefor in the Bylaws of the Association. Until transfer of the control of the Association to the Unit Owners other than the Developer has been accomplished, the officers need not be directors or members.
 - 2. The names of the persons who shall serve as the first officers are:

President: Alex J. Pollack

Treasurer: Deborah L. Pollack

Secretary: Elijah J. Pollack

ARTICLE VI Members

Membership in the Association shall automatically consist of and be limited to the record owners of both Units in the Condominium. Transfer of a Unit ownership, either voluntarily or by operation of law, shall terminate membership in the Association and said membership is to become vested in the transferee. If Unit ownership is vested in more than one person then all of the persons owning said Unit shall be members eligible to hold office, attend meetings, etc., but the owner(s) of each Unit shall only be entitled to one vote as a member of the Association. The manner of designating voting members and exercising voting rights shall be determined by the Bylaws established for the Association.

ARTICLE VII Amendments

Except as otherwise provided in the Declaration or the Act, amendments to the Articles of Incorporation shall be by the unanimous vote of the Members present and voting, in person or by proxy, at an Association meeting duly called for such purpose pursuant to the Declaration and Bylaws.

ARTICLE X Registered Agent and Incorporator

1. Registered Agent.

The street address of the initial registered office of this corporation is 8703 Surf Drive, Panama City Beach, Florida, 32408, and the name of the initial registered agent of the corporation at that address is Siloam Waters Development LLC.

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Having been named as registered agent to accept service of process for the above-stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity.

Registered Agent Signature:

Alex J Pollack

Authorized Representative

2. Incorporator.

The name of the person signing these articles is Valentina M. Palmer, Esq., whose address is 220 McKenzie Ave., Panama City, FL 32401.

I submit this document and affirm that the facts stated herein are true. I am aware that any false information submitted in a document to the Department of State constitutes a third-degree felony as provided for in a. 817.155, F.S.

Incorporator Signature:

Valentina M. Palmer, Esq.

Authorized Agent