

N95000003488



MARK D. DAVIS

Attorney at Law

The Professional Building

10 E. Baldwin Avenue

Suite 5

Post Office Box 450

DeFuniak Springs, Florida 32433

(904) 892-5838

May 17, 1995

The Department of State
Division of Corporation
P.O. Box 6327
Tallahassee, Fl. 32301

000001495880
-05/22/95--01020--003
****131.50 ****131.50

Re: *Articles of Incorporation of
Camp Creek Cove Home Owners' Association, Inc.*

Enclosed is an original and one copy of the Articles of
Incorporation and a Designation of Acceptance of Registered
Agent for a Florida Corporation.

Please provide a certificate of status and a certified
copy of these articles.

A check for \$131.50 is enclosed.

Regards,

Mark D. Davis

Attorney

P.O. Box 450

DeFuniak Springs, Fl. 32433

36151
N95-11018

BROWN JUL 24 1995



FLORIDA DEPARTMENT OF STATE

Sandra B. Mortham

Secretary of State

May 25, 1995

MARK D. DAVIS, ESQ.
POST OFFICE BOX 450
DEFUNIAK SPRINGS, FL 32433

SUBJECT: CAMP CREEK COVE HOME OWNERS' ASSOCIATION, INC.
Ref. Number: W95000011018

We have received your document for CAMP CREEK COVE HOME OWNERS' ASSOCIATION, INC. and your check(s) totaling \$131.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

Section 617.0803, Florida Statutes, requires that the board of directors never have fewer than three directors.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6972.

Doris Brown
Document Specialist

Letter Number: 395A00026687



MARK D. DAVIS

Attorney at Law

The Professional Building
10 E. Baldwin Avenue
Suite 5
Post Office Box 450
DeFuniak Springs, Florida 32433
(904) 892-5838

July 18, 1995

The Department of State
Division of Corporation
P.O. Box 6327
Tallahassee, Fl. 32301

*Re: Articles of Incorporation of
Camp Creek Cove Home Owners' Association, Inc.*

Enclosed is an original and one copy of the Articles of Incorporation and a Designation of Acceptance of Registered Agent for a Florida Not For Profit Corporation.

Please provide a certificate of status and a certified copy of these articles.

A check for \$131.50 has been previously forwarded.

Regards,

A handwritten signature in cursive script, appearing to read "Mark D. Davis", written over a horizontal line.

Mark D. Davis
Attorney
P.O. Box 450
DeFuniak Springs, Fl. 32433

MDD:dm
encl.

RECEIVED
FEB 10 1964

ARTICLES OF INCORPORATION

OF

CAMP CREEK COVE HOME OWNERS' ASSOCIATION, INC.

A NONPROFIT CORPORATION

We, the undersigned natural persons of legal age, acting as incorporators of a corporation under Chapter 617 of the Florida Statutes, do hereby adopt the following articles of incorporation for such corporation:

ARTICLE I. CORPORATE NAME

The name of the corporation (called the association) is the Camp Creek Cove Home Owners' Association, Inc.

ARTICLE II. CORPORATE ORGANIZATION

The association is a non-profit corporation.

ARTICLE III. CORPORATE DURATION

The period of its duration is perpetual.

ARTICLE IV. CORPORATE PURPOSES

The specific primary purposes for which the association is formed are to provide for maintenance, preservation and architectural control of the residence lots and common area within a certain subdivided tract of real property described as follows:

Commencing at the point of intersection of the north right of way line of State Road S-30A with the East line of Government Lot 2, Section 28, Township 3 South, Range 18 West, Walton County, Florida; thence North 03 degrees, 28 minutes East, along the East Line of Said Government Lot 2 a distance of 1625.83 feet to the Point of Beginning; thence continue North 03 degrees, 28 minutes East, to the North line of said Section 28; thence West along the North Line of Section 28 to the waters edge of Camp Creek Lake; thence Southeasterly along said waters edge a distance of 147 feet, more or less (chord South 40 degrees, 33 minutes, 20 seconds East, 146.9 feet); thence North 86 degrees, 15 minutes East, 70.93 feet; thence South 07 degrees, 16 minutes West, to the East Right of Way line of Camp Creek Lake Drive; thence

Southerly and Southwesterly along said Right of Way Line to a point bearing North 75 degrees, 36 minutes, 15 seconds West, from the Point of Beginning; thence South 75 degrees, 36 minutes, 15 seconds East, to the Point of Beginning. Along with all rights, easements and privileges, expressed or implied, reserved by the developer for the purpose of meeting its responsibilities to provide sewer and water service to all the lots and parcels in Camp Creek Lake subdivision.

LESS AND EXCEPT:

Commencing at the Point of Intersection of the North Right of Way Line of State Road S-30A with the East Line of Government Lot 2, Section 28, Township 3 South, Range 13 West, Walton County, Florida; thence North 03 degrees, 28 Minutes East, along the East line of said Government Lot 2 a distance of 1625.83 feet, thence go North 75 Degrees, 36 Minutes, 15 Seconds West, a distance of 366.27 feet to the Point of Beginning; thence continue North 75 degrees, 36 minutes, 15 seconds West, a distance of 621.09 feet to a point on the easterly right of way line of Camp Creek Lake Drive; thence go North 37 degrees, 16 minutes, 00 seconds East, along said East right of way line a distance of 54.27 feet; thence go South 75 degrees, 36 minutes, 15 seconds East, a distance of 250.00 feet; thence go North 14 degrees, 23 minutes, 45 seconds East a distance of 120.00 feet; thence go South 75 degrees, 36 minutes, 15 seconds East, a distance of 285.00 feet; thence go South 14 degrees, 23 minutes, 45 seconds West, a distance of 105.00 feet; thence to South 75 degrees, 36 minutes, 15 seconds East, a distance of 65.00 feet; thence go South 14 degrees, 23 minutes, 45 seconds West, a distance of 65.00 feet to the Point of Beginning. Containing 1.5 acres more or less;

and to promote the health, safety, and welfare of the residents within the above-described subdivision and such additions thereto as may hereafter be brought within the jurisdiction of the association for such purpose.

In furtherance of such purposes, the association shall have power to:

(a) Perform all of the duties and obligations of the association as set forth in a certain Declaration of Covenants, Conditions, and Restrictions (the declaration) applicable to the subdivision and to be recorded in the public records of

Walton County, Florida;

(b) Affix, levy, and collect all charges and assessments pursuant to the terms of the declaration, and enforce payment thereof by any lawful means; and pay all expenses in connection therewith, and all office and other expenses incident to the conduct of the business of the association, including all licenses, taxes, or governmental charges levied or imposed on the property of the association;

(c) Acquire (by gift, purchase, or otherwise), own, hold, improve, build on, operate, maintain, convey, sell, lease, transfer, dedicate to public use, or otherwise dispose of real and personal property in connection with the affairs of the association;

(d) Borrow money and, subject to the consent by vote or written instrument of two thirds of each class of members, mortgage, pledge, convey by deed of trust, or hypothecate any or all of its real or personal property as security for money borrowed or debts incurred;

(e) Dedicate, sell, or transfer all or any part of the common areas to any municipality, public agency, authority, or utility for such purposes and subject to such conditions as may be agreed on by the members.

(f) Participate in mergers and consolidations with other nonprofit corporations organized for the same purposes, or annex additional residential property and common areas, provided that any merger, consolidation, or annexation shall have the consent by vote or written instrument of two thirds of each class of members;

(g) Maintain the two (2) storm water ponds, shown as common areas "A," "B," and "C" and the roadside swales as shown on the Camp Creek Cove, Plat Plan, Phase I of Camp Creek Cove, prepared by Barrett Engineering, Inc., Consulting Engineers, Post Office Box 12727, Tallahassee, Florida 32317, dated November 28, 1994. Further, the incorporated association will agree to maintain the undisturbed fifteen (15) foot buffer along the north side of lots 1, 2, 3, and 4 and the ten (10) foot undisturbed buffer along the north side of lots 5, 6, 7, and 8, those lots being identified in said Plat Plan I, in their undisturbed state as storm water percolation areas as per the requirements of the Florida Department of Environmental Protection (FDEP) dredge and fill permit application number 662617921.

(h) Maintain, perpetually, the road, identified on

said Plat Plan, as "Proposed Lake View Way (40' R/W). to allow ingress and egress into the subdivision.

(1) Have and exercise any and all powers, rights, and privileges that a corporation organized under Chapter 617 of the Florida Statutes by law may now or hereafter have or exercise.

The association is organized and shall be operated exclusively for the aforementioned purposes. The activities of the association shall be financed by assessments on members as provided in the declaration, and no part of any net earnings shall inure to the benefit of any member.

ARTICLE V. CORPORATE REGISTERED AGENT AND ADDRESS CORPORATE ADDRESS

The street address of the initial registered office of the association is 150 North Main Street, Blountstown, Florida 32434; and the name of its initial registered agent at such address is James F. Anders, II. The initial street address of the corporation is 150 North Main Street, Blountstown, Florida 32424.

ARTICLE VI. MEMBERSHIP

Every person or entity who is a record owner of a fee or undivided fee interest in any lot which is subject by covenants of record to assessments by the association, including contract sellers, but excluding persons holding title merely as security for performance of an obligation, shall be a member of the association. Membership shall be appurtenant to and may not be separated from ownership of a lot which is subject to assessment by the association.

ARTICLE VII. INITIAL BOARD OF DIRECTORS

The name and addresses of the initial board of directors are:

James F. Anders, II, 150 North Main Street, Blountstown, Florida 32424; Peter Stabell, 71 Washington Corner ~~XXXXXXXXXX~~ Road Bernardsville, New Jersey, 07924, and Karrina M. Stabell, 71 Washington Corner ~~XXXXXXXXXX~~ Road Bernardsville, N.J. 07924.

The method of election of the board of directors of the corporation shall be stated the corporations by-laws.

ARTICLE VIII. DISTRIBUTION OF ASSETS UPON DISSOLUTION

If dissolved, the assets of the association shall be


distributed to an appropriate public agency to be used for purposes similar to those for which the association was created. In the event such distribution is refused acceptance, such assets shall be granted, conveyed, and assigned to any nonprofit corporation, association, trust, or other organization organized and operated for such similar purposes. Upon dissolution, the incorporated association shall have the power to transfer the powers found in Article IV, subparagraphs (g) & (h), of these articles to any organization defined in Rule 62-25.027, Paragraph (1) Florida Administrative Code.

ARTICLE X. INCORPORATORS

The name and street address of the incorporators are:

James F. Anders, II, 150 North Main Street, Blountstown, Florida 32424; and Peter Stabell, 71 Washington Corner ~~Blountstown~~ Road Bernardsville, New Jersey, 07924.

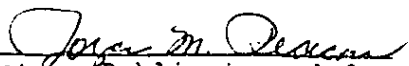
Executed at Blountstown, on July 17, 1995.


James F. Anders, II

State of Florida
County of Calhoun

I, Joyce M. Peacock, a notary public, do hereby certify that on July 17, 1995, personally appeared before me James F. Anders II *****, who each being by me first duly sworn, severally declared that they are the persons who signed the foregoing document as incorporators, and that the statements therein contained are true.

In witness whereof I have hereunto set my hand and seal the day and year above written.


Notary Public in and for
Calhoun County, Florida.
My Commission Exp.: _____



JOYCE M. PEACOCK
MY COMMISSION # CC 210614 EXPIRES
June 24, 1995
BONDED THRU TRACY FAIR INSURANCE, INC.

Executed at New York, on July 1, 1945.
Peter Stabell
Peter Stabell

State of New York
County of Suffolk

I, Francine Salerno, a notary public, do hereby certify that on July 1, 1945, personally appeared before me Peter Stabell, who each being by me first duly sworn, severally declared that they are the persons who signed the foregoing document as incorporators, and that the statements therein contained are true.

In witness whereof I have hereunto set my hand and seal the day and year above written.

Francine Salerno
Notary Public in and for
Suffolk County, New York
My Commission Exp.: July 31, 1946

FRANCINE SALERNO
NOTARY PUBLIC, State of New York
No. 52-4717457
Qualified in Suffolk County
Commission Expires July 31 1946

To: The Department of State
Tallahassee, Florida 32304

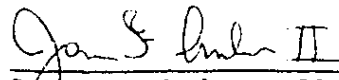
RECEIVED
JUL 24 PM 10
FLORIDA

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

In compliance with Chapter 617, Florida Corporation Act, the following is submitted:

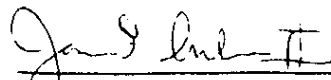
CAMP CREEK COVE HOMEOWNERS' ASSOCIATION, INC., with its place of business at 150 North Main Street, Blountstown, Florida 32424; has named James F. Anders, II, located at 150 North Main Street, City of Blountstown, State of Florida, as its agent to accept service of process within Florida.

Dated July 17, 1995.


James F. Anders, II

Having been named to accept service of process for the above-stated corporation, at the place designated in this certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I accept the duties and obligations of Section 617 of the Florida General Corporation Act.

Dated July 17, 1995.


James F. Anders, II

N 95000003488

JOHN L. GIOIELLO, P.A.
ATTORNEY AND COUNSELOR AT LAW
JOHN L. GIOIELLO, ESQ.

Street Address:
402 Jenks Avenue
Panama City, FL 32401

Telephone: (904) 763-9006

Mailing Address:
P. O. Box 1987
Panama City, FL 32402

Facsimile: (904) 785-8624

June 12, 1997

Secretary of State
Division of Corporations
409 Gaines Street
Tallahassee, FL 32313

200002211752--4
-06/13/97--01082--001
*****87.50 *****87.50

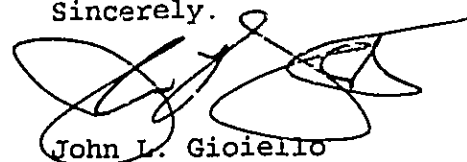
RE: Camp Creek Cove Homeowners Association, Inc.

Dear Sir/Madam:

Enclosed please find the original Amended Articles of Incorporation and designation of Registered Agent for filing with your office in regard to the above-referenced Florida corporation, along with your cover letter requesting certain items. Please note the photocopy of the first page of our Amended Articles where I have highlighted what I believe to be your concerns.

Thank you for your attention to this matter, and if you have any further questions, please don't hesitate to contact me.

Sincerely.


John L. Gioiello

FILED STATES
DIVISION OF CORPORATIONS
91 JUN 20 PM 3:04

JLG/bsc

Enclosures

6/20/97
Mr. Gioiello
gave OK to
correct doc.
(38)

Amended
Sp 6/20/97

JOHN L. GIOIELLO, P.A.

ATTORNEY AND COUNSELOR AT LAW

JOHN L. GIOIELLO, ESQ.

Street Address:
402 Jenks Avenue
Panama City, FL 32401

Telephone: (904) 763-9006

Mailing Address:
P. O. Box 1987
Panama City, FL 32402

Facsimile: (904) 785-8624

May 14, 1997

Secretary of State
Division of Corporations
Reinstatement Section
409 Gaines Street
Tallahassee, FL 32313

RE: Camp Creek Cove Homeowners Association, Inc.

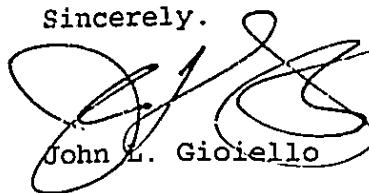
Dear Sir/Madam:

Enclosed please find the Application for Reinstatement of the above mentioned corporation. Also enclosed is the original and one copy of the Amended Articles of Incorporation and designation of Registered Agent for filing with your office.

I have enclosed checks in the following amounts: \$297.50 for the reinstatement and \$87.50 for filing the Amended Articles and providing a certified copy of same. After filing, I would appreciate your returning the certified copy in the enclosed self-addressed, stamped envelope.

Thank you for your attention to this matter.

Sincerely.


John L. Gioiello

RECEIVED
97 MAY 15 AM 6:34
DIVISION OF CORPORATIONS
Enclosures



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

June 9, 1997

JOHN L. GIOIELLO, P.A.
P.O. BOX 1987
PANAMA CITY, FL 32402

SUBJECT: CAMP CREEK COVE HOME OWNERS' ASSOCIATION, INC.
Ref. Number: N95000003488

This will acknowledge receipt of your correspondence which is being returned for the following reason(s):

You failed to make the correction(s) requested in our previous letter.

If there are MEMBERS ENTITLED TO VOTE on a proposed amendment, the document must contain: (1) the date of adoption of the amendment by the members and (2) a statement that the number of votes cast for the amendment was sufficient for approval.

If there are NO MEMBERS OR MEMBERS ENTITLED TO VOTE on a proposed amendment, the document must contain: (1) a statement that there are no members or members entitled to vote on the amendment and (2) the date of adoption of the amendment by the board of directors.

The amendment cannot be adopted and executed by an incorporator if directors have been selected. Please amend your document accordingly.

If you have any questions concerning the filing of your document, please call (904) 487-6916.

Carol Mustain
Corporate Specialist

Letter Number: 697A00031042

*Please call
John - highlight
copy of page
one, which
addresses this!*
JK



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

May 22, 1997

JOHN L. GIOIELLO, P.A.
P.O. BOX 1987
PANAMA CITY, FL 32402

SUBJECT: CAMP CREEK COVE HOME OWNERS' ASSOCIATION, INC.
Ref. Number: N95000003488

This will acknowledge receipt of your correspondence which is being returned for the following reason(s):

The word "initial" or "first" should be removed from the article regarding directors, officers, and/or registered agent, unless these are the individuals originally designated at the time of incorporation.

If there are MEMBERS ENTITLED TO VOTE on a proposed amendment, the document must contain: (1) the date of adoption of the amendment by the members and (2) a statement that the number of votes cast for the amendment was sufficient for approval.

If there are NO MEMBERS OR MEMBERS ENTITLED TO VOTE on a proposed amendment, the document must contain: (1) a statement that there are no members or members entitled to vote on the amendment and (2) the date of adoption of the amendment by the board of directors.

If you have any questions concerning the filing of your document, please call (904) 487-6916.

Carol Mustain
Corporate Specialist

Letter Number: 597A00028070

Make

07/07/97 1/569/671

**AMENDED ARTICLES OF INCORPORATION OF
CAMP CREEK COVE HOME OWNERS' ASSOCIATION, INC.**

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

97 JUN 20 PM 3:04

In compliance with the requirements of Chapters 607 and 617, Florida Statutes, the undersigned, for the purposes of forming a corporation not for profit, do hereby adopt the following Articles of Incorporation for such corporation.

As of the date of these Amended Articles of Incorporation, no properties have been sold within the land which is subject to these Articles of Incorporation, nor are there any members entitled to vote, other than the original current owners, whose names are subscribed to this document. The amended articles were adopted by the Board of Directors on May 15, 1997.

ARTICLE I - NAME

The name of the corporation shall be CAMP CREEK COVE HOME OWNERS' ASSOCIATION, INC. (hereinafter "Association").

ARTICLE II - NON-PROFIT PURPOSE

The Association is formed exclusively for purposes for which a corporation may be formed under the Not-for-Profit Corporation Law of the State of Florida, and not for any pecuniary profit or financial gain. No part of the assets, income or profits of the Association shall be distributed to its members, directors or officers. The Association shall not engage in any activity prohibited to a not-for-profit corporation under the laws of the State of Florida.

ARTICLE III - GENERAL AND SPECIFIC PURPOSES AND POWERS

A. General Purposes. Subject to Article II hereof, the general purposes for which the Association is formed are to operate solely to provide for the acquisition, construction, annexation, management, maintenance and care of that certain real property located in Section 28, Township 3 South, Range 18 West, Walton County, Florida, as more fully described as follows:

Commence at six inch diameter concrete monument marking the Northeast corner of said Section 28 and thence North 86 degrees 12 minutes 26 seconds West along the northerly boundary of said Section 28 a distance of 1337.61 feet to a one inch iron pipe; thence South 03 degrees 38 minutes 06 seconds West 815.23 feet; thence North 75 degrees 36

minutes 15 seconds West 149.37 feet to the Point of Beginning. From said Point of Beginning thence continue North 75 degrees 36 minutes 15 seconds 568.03 feet; thence North 14 degrees 25 minutes 05 seconds East 49.87 feet; thence North 75 degrees 34 minutes 33 seconds West 250.33 feet to a point on a cul-de-sac; thence counterclockwise along said cul-de-sac with a radius of 50.00 feet through a central angle of 172 degrees 20 minutes 52 seconds for an arc distance of 150.40 feet (the chord of said arc being North 11 degrees 10 minutes 45 seconds East 99.78 feet); thence North 17 degrees 07 minutes 15 seconds East 184.97 feet; thence North 01 degree 05 minutes 09 seconds East 115.34 feet; thence South 68 degrees 33 minutes 23 seconds East 451.43 feet; thence South 05 degrees 23 minutes 40 seconds East 104.12 feet to a point on the Department of Environmental Protection Wetland Jurisdiction Boundary; the along said wetland jurisdiction boundary as follows: thence South 41 degrees 21 minutes 38 seconds East 27.63 feet; thence South 34 degrees 20 minutes 28 seconds East 57.05 feet; thence South 34 degrees 16 minutes 03 seconds East 78.91 feet; thence South 34 degrees 35 minutes 47 seconds East 64.84 feet; thence South 23 degrees 57 minutes 31 seconds East 53.20 feet; thence South 33 degrees 31 minutes 19 seconds East 42.00 feet; thence South 30 degrees 57 minutes 37 seconds East 37.57 feet; thence South 50 degrees 13 minutes 37 seconds East 49.31 feet; thence South 45 degrees 55 minutes 05 seconds East 56.59 feet to the Point of Beginning.

as well as any additions thereto or phases thereof (hereinafter the "Subdivision") as will qualify it as a tax exempt "residential real estate management association" under Section 528 of the Internal Revenue Code of 1986, as amended, or similar provisions of subsequent federal tax laws.

B. Specific Purposes. Subject to part (A) of this Article III, the specific purposes for which the Association is formed include, among other things, the following:

1. To exercise all of the powers and privileges and to perform all of the duties and obligations of the Association as set forth in any Declaration of Covenants, Conditions and

Restrictions for the Subdivision, which might hereafter be recorded in the Public Records of Walton County, Florida, and which Declaration refers to the "Camp Creek Cove Homeowners Association, Inc." (the "Declaration"), and as the same may be amended, supplemented or restated from time to time as therein provided;

2. To encourage the County of Walton and other appropriate governmental entities to provide property maintenance and upkeep of the public roads and public areas adjacent to and about the Subdivision, and if found desirable, to provide such maintenance and upkeep by direct action;

3. To encourage the owners of residential properties in and about the Subdivision areas to maintain their properties in a manner which will reflect favorably upon the entire area and to enforce, to the extent practicable, the "Declaration"; and

4. To function as a clearinghouse and catalyst with respect to community betterment ideas, whether originating from individual residents or property owners in and about the Subdivision area, or with the Board of Directors of this Association.

C. Powers. Subject to Article II hereof, the Association shall have all the powers granted to a not-for-profit corporation under the laws of the State of Florida which are necessary or appropriate to carry out or implement the general and specific purposes set forth above and for which this Association is formed (except any power which invalidate its status as a "residential real estate management association" under Section 528 of the Internal Revenue Code of 1986, as amended, or similar provisions of subsequent federal tax laws). Specifically, but without limitation, the Association shall have the following powers:

1. All powers and privileges to perform all of the duties and obligations of the Association as set forth in the Declaration, and as the same may be amended or restated from time to time as therein provided;

2. To fix, levy, collect and enforce payment, by any lawful means, all amounts, charges or assessments pursuant to the terms of the Declaration; to pay all expenses in connection

therewith and all reasonable expenses incident to the conduct of the business of the Association, including all licenses, taxes or other governmental charges levied or imposed against any property or assets of the Association.

3. To acquire (by a gift, devise, lease, purchase or otherwise), own, hold, improve, build upon, erect, annex, construct, equip, operate, maintain, manage, sell, transfer, lease or otherwise convey, or to dedicate for public or community use, any real or personal property, or any interest therein, all upon such terms and conditions as the Association may deem necessary or appropriate;

4. To borrow money and to issue bonds, notes, debentures and evidences of indebtedness, and to secure the same by mortgage, pledge, deed of trust, or otherwise hypothecate any or all of its real or personal property as security for money borrowed or debts incurred; and

5. To participate in mergers or consolidations with other not-for-profit corporations organized for same or similar purposes, provided that any such merger or consolidation shall have the written consent of two-thirds of the Association's members, and to annex additional residential real property as provided for in the Declarations.

ARTICLE IV - MEMBERSHIP AND VOTING RIGHTS

A. The Association shall consist of all Owners (as defined in the Declaration) of Lots (as defined in the Declaration) in the Subdivision whose Declaration refers to Camp Creek Cove Homeowners Association, Inc. Every Owner of a Lot in the Subdivision whose Declaration refers to the Camp Creek Cove Homeowners Association, Inc. shall be a member of the Association. Membership shall be appurtenant to and may not be separated from the ownership of any Lot.

B. Except as otherwise expressly provided for in the Declaration, each Owner shall be entitled to one vote for each Lot owned. When more than one person holds an ownership in any Lot, all such persons shall be members and the one vote for each such Lot shall be exercised as they determine. In no event shall more than one vote be cast with respect to any one Lot.

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 vote for each Lot owned. When more than One person holds an interest in any Lot, all such persons shall be members. The vote for such Lot shall be exercised as they determine, but in no event shall more than one vote be cast with respect to any Lot.

Class B. The Class B members shall be the Declarant (as defined in the Declaration), and shall be entitled to three (3) votes for each Lot owned. The class B membership shall ceased and be converted to Class A membership on the happening of either of the following events, whichever occurs earlier:

- (a) when the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership; or
- (b) on December 31, 2002.

ARTICLE V - TERM

The term for which this Association is to exist shall be perpetual, commencing with the filing of these Articles of Incorporation with the Florida Department of State's Office.

ARTICLE VI - MANAGEMENT OF CORPORATE AFFAIRS

A. Board of Directors. The powers of the Association shall be exercised, its properties controlled, and its affairs conducted by a Board of Directors consisting of three (3) directors, who need not be members of the Association. The number of directors may be changed by amendment of the bylaws of the Association provided that there shall never be less than three, nor more than nine (9), directors. The directors' terms of office shall expire at the first annual meeting of members. The names and addresses of the directors of the Association are as follows:

<u>Name</u>	<u>Address</u>
Peter B. Stabell	c/o John L. Gioiello, Esq. 402 Jenks Avenue Panama City, FL 32401
Jason Peter. Stabell	c/o John L. Gioiello, Esq. 402 Jenks Avenue Panama City, FL 32401
Jim Anders	c/o John L. Giciello, Esq. 402 Jenks Avenue Panama City, FL 32401

The first election of directors shall be held at the first annual meeting of members at which time the members shall elect (or re-elect) three directors as follows: one director shall be elected (or re-elected) for a three year term, one director shall be elected (or re-elected) for a two year term, and one director shall be elected (or re-elected) for a one year term. Thereafter, the next class of directors shall be elected by the membership at each subsequent annual meeting of the membership for a three year term.

B. Corporate Officers. The Board of Directors shall elect the following officers: President, Vice-President, Secretary and Treasurer, and such other officers as the bylaws of the Association may authorize the directors to elect from time to time. Officers shall be elected by a majority of the directors and at the annual meeting of the directors. Until the first annual meeting of the directors, the following persons shall serve as corporate officers:

<u>Office</u>	<u>Name</u>
President	Peter B. Stabell
Vice President	Jim Anders
Secretary	Kaarina M. Stabell
Treasurer	Jason Peter Stabell

ARTICLE VII - BYLAWS

The bylaws of the Association are to be made, and may be amended, altered or rescinded, by the Board of Directors of the Association.

ARTICLE VIII - AMENDMENT

Amendment of these Articles of Incorporation shall be proposed by motion of five members of the Association or by resolution of the Board of Directors, and shall be adopted by a vote of two-thirds of the members present at any regular meeting of the members of the Association, or at any special meeting of the members of the Association called for that purpose.

ARTICLE IX - REGISTERED AGENT

Until changed, the Registered Agent of the Association upon whom process may be served is John L. Gioiello, whose office address is 402 Jenks Avenue, Panama City, FL 32401, and the street address of the principal office of this corporation is 402 Jenks Avenue, Panama City, FL 32401.

ARTICLE X - DISTRIBUTION OF DISSOLUTION

Upon the dissolution of the Association (other than incident to merger or consolidation) the directors shall, after paying or making provisions for the payment of all of the liabilities of the Association, dispose of all of the assets of the Association exclusively for the purpose of the Association in such manner, or to such organization or organizations organized and operated exclusively for religious, charitable, educational or scientific purposes as shall then qualify it as an exempt organization or organizations under Section 501(c)(3) of the Internal Revenue Code of 1986 (or the corresponding provision of any future United States Internal Revenue law), as the directors may determine. Any such assets not so disposed of shall be disposed of by the Circuit Court of Walton County, Florida, exclusively for such purposes or to such organization or organizations as such court shall determine, which are organized and operated exclusively for such purposes.

IN WITNESS WHEREOF, for the purpose of forming the Association under the laws of the State of Florida, we, the undersigned, constituting the incorporators of the Association, have executed these Articles of Incorporation on the day indicated.

DATED this 15 day of April, 1997.

Peter B. Stabell

Peter B. Stabell, President

Kaarina M. Stabell

Kaarina M. Stabell

Jason Peter Stabell

Jason Peter Stabell
Incorporators

STATE OF

New York

COUNTY OF

New York

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared Peter B. Stabell, who is personally known to me to be the person described in and who executed the foregoing instrument or who produced their _____ as identification, and who after having taken an oath, acknowledged before me the execution of same.

WITNESS my hand and official seal in the County and State last aforesaid this 15th day of April, 1997.

Francine Salerno

NOTARY PUBLIC

Print Name: FRANCINE SALERNO

Commission No.: 52-4712457

My Commission Expires: July 31, 1998

FRANCINE SALERNO
NOTARY PUBLIC, State of New York
No. 52-4712457
Qualified to Notarize County
Commission Expires July 31, 1998

STATE OF

COUNTY OF

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared Kaarina M. Stabell, who is personally known to me to be the person described in and who executed the foregoing instrument or who produced their _____ as identification, and who after having taken an oath, acknowledged before me the execution of same.

WITNESS my hand and official seal in the County and State last aforesaid this 15th day of April, 1997.

NOTARY PUBLIC

Print Name: FRANCINE SALERNO

Commission No.: _____

My Commission Expires: July 31, 1998

STATE OF

COUNTY OF

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared Jason Peter Stabell, who is personally known to me to be the person described in and who executed the foregoing instrument or who produced their _____ as identification, and who after having taken an oath, acknowledged before me the execution of same.

WITNESS my hand and official seal in the County and State last aforesaid this 15th day of April, 1997.

NOTARY PUBLIC

Print Name: FRANCINE SALERNO

Commission No.: 52-471715-2

My Commission Expires: July 31, 1998

FRANCINE SALERNO
NOTARY PUBLIC, State of New York
No. 52-471715-2
Qualified in Suffolk County
Commission Expires July 31, 1998

ACCEPTANCE OF APPOINTMENT AS REGISTERED AGENT

I, John L. Gioiello, hereby accept the appointment as Registered Agent for Camp Creek Cove Homeowners Association, Inc. as set forth in its Articles of Incorporation being filed simultaneously herewith.

IN WITNESS WHEREOF, I have set my hand this 19th day of May
_____, 1997.



John L. Gioiello