

N96000000307

MURRAY FINANCIAL GROUP, LTD.

ROBERT P. MURRAY
GENERAL PARTNER

SHERLEY A. HALLINGBORN
ADMINISTRATIVE DIRECTOR

FILED
96 JAN 19 PM 1:56
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

January 19, 1996

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****122.50 ****122.50

Division of Corporations
Florida Department of State
Post Office Box 6327
Tallahassee, FL 32314-6327

EFFECTIVE DATE
1-11-96

Re: The Lakes at Christina Owners' Association, Inc.,
a Florida not-for-profit corporation

Gentlemen:

Enclosed are the original and one copy of the Articles of Incorporation for the above corporation. Also enclosed is a certificate designating the registered agent of the corporation. Our check in the amount of \$122.50 is enclosed, representing the following fees:

RECEIVED 96 JAN 19 PM 12:08 DIVISION OF CORPORATIONS	Filing fee for not-for-profit corporation	\$ 35.00
	Designated registered agent fee	35.00
	Certified copy fee	<u>52.50</u>
	TOTAL,	\$ 122.50

The name THE LAKES AT CHRISTINA OWNERS' ASSOCIATION, INC. was reserved on September 25, 1995. A copy of the name reservation letter number 395A00043690 is enclosed for your ease of reference.

The extra enclosed copy of the Articles of Incorporation is for your use in returning to us a certified copy of the Articles as filed. Please return the original certificate to the following address:

HOLLAND STREET
WALK-IN
PICK UP AT 1:00

AUTHORIZATION BY PHONE TO

CORRECT Shirley Balling

DATE 1/19/96

DOC EXAM Don's Brown

92 LAKE WIRE DRIVE, P. O. BOX 32092, LAKELAND, FLORIDA 33802-2092
TELEPHONE (813) 682-1161 FAX (813) 499-5788

D. BROWN JAN 19 1996

Letter to Florida Department of State
January 19, 1996
Page 2

Mr. Robert P. Murray
Murray Financial Group, Ltd.
Post Office Box 32092
Lakeland, FL 33802-2092

Should you need anything additional, please do not hesitate to call.

Yours truly,


Shirley A. Ballinger

/sab
Enclosures

xc: Mr. E. Wyllys Taylor



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

September 25, 1995

HOLLAND & KNIGHT
312 SOUTH CALHOUN STREET
SUITE 600
TALLAHASSEE, FL 32302

The name THE LAKES AT CHRISTINA OWNERS' ASSOCIATION, INC. has been reserved for 120 days beginning September 25, 1995. The reservation number is R95000004347 and this reservation is **NONRENEWABLE**.

A reservation is not a grant of authority to use the name. It is only a withholding of a name from its availability for use by another. When the proposed document is submitted, the name will **AGAIN** be checked against the records of the Division and if still no conflict exists and all other requirements are fulfilled, the reserved name shall be filed as the entity name.

The Division of Corporations is a ministerial filing office and may not render any legal advice. The Division does not adjudicate the legality of any corporate name or arbitrate disputes between entities. You may wish to review other laws such as common law rights, including rights to a trade name; United States Code, Federal Trademark Act, Section 1051 (Lanham Act); Chapter 495, Florida Statutes, Registration of Trademarks and Service Marks (Florida Trademark Act); and Section 865.09, Florida Statutes (Fictitious Name Act).

If someone else submits the document for filing, it must have a copy of this letter attached.

Should you have any questions regarding this matter, please telephone (904) 488-9000, the Name Availability Section

Ruth Leonard

Letter number: 395A00043690

EXPIRATION DATE
12/1/96

FILED
96 JAN 19 PM 1:56
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION
OF
THE LAKES AT CHRISTINA OWNERS' ASSOCIATION, INC.**

We, the undersigned, do hereby associate ourselves together for the purpose of forming a corporation, not for profit, under the laws of the State of Florida, pursuant to and by virtue of the following Certificate of Incorporation:

ARTICLE I - NAME

The name of this corporation shall be THE LAKES AT CHRISTINA OWNERS' ASSOCIATION, INC. (the "Association"), and it shall be located in Polk County, Florida.
92 Lake Wire Drive; Lakeland, Florida 33801.

ARTICLE II - PURPOSES AND POWERS

The general purpose or purposes for which the Association is formed are: (a) To acquire, own, equip, manage, maintain, repair, and improve the common area and common facilities of the subdivision of The Lakes at Christina in Polk County, Florida ("The Lakes"), and to maintain landscaped islands in The Lakes roadways for the benefit of the members of the Association upon such terms and conditions so as to meet the expense thereof; (b) To enforce the Restrictive Covenants and Conditions applicable to The Lakes and to exercise all of the powers and privileges and perform all of the duties and obligations of the Association as set forth in the Restrictive Covenants and Conditions; (c) To establish and collect assessments from the owners of lots within The Lakes for the purpose of operating, maintaining, insuring, and improving the properties of the Association and to enforce liens for such assessments, by legal action, if necessary; (d) To purchase and maintain such personal property as may be necessary or useful in the conduct of the Association's business; and (e) In furtherance of the foregoing, to enter into contracts and engage in any activity permitted to a corporation not for profit under Part I, Chapter 617, Florida Statutes, unless otherwise prohibited by these Articles or the Bylaws of the Association. All of the Association's assets and earnings shall be used exclusively for the purposes set forth herein and no part of the assets or the net earnings of this Association shall inure to the benefit of any individual member or other person. The Association may, however, reimburse its members for actual expenses incurred for or in behalf of the Association and may pay compensation in a reasonable amount to its members for actual services rendered to the Association as permitted by law.

ARTICLE III - MEMBERS

Every person or entity who is a record owner of a fee or undivided fee interest in any lot within The Lakes which is subject by the Restrictive Covenants and Conditions of record to

assessment by the Association shall be a member of the Association. The foregoing shall not include persons or entities who hold an interest merely as security for the performance of an obligation. Membership shall be on the terms and conditions set forth herein as regulated by the Board of Directors of the Association, and it shall be appurtenant to and may not be separated from the ownership of any lot in The Lakes. Murray Financial Group, Ltd., a Florida limited partnership, and Colonial Industries, a Florida general partnership, the "Developers", collectively shall be a member as set forth in Article V below.

ARTICLE IV - TERM

This Association shall be effective on January 1~~1~~, 1996, and shall have perpetual existence.

ARTICLE V - VOTING

The Association shall have one class of voting membership made up of all the record owners of fee title to any lot or lots in The Lakes, including the Developers, who qualify as set forth in Article III. Each member shall be entitled to one vote for each lot owned. When more than one person or entity holds an ownership interest in any lot, all such persons shall be members. The vote for such lot shall be exercised by only one member, however, designated in writing to the Association. In no event shall more than one vote be cast with respect to any one lot. Developers shall retain their membership and at least one vote until such time as any amounts owed to it by the Association are paid in full.

ARTICLE VI - SUBSCRIBERS

The name and address of each subscriber to these Articles of Incorporation are:

<u>NAME</u>	<u>ADDRESS</u>
Robert P. Murray	92 Lake Wire Drive Lakeland, Florida 33801
E. Wylls Taylor	5120 South Lakeland Drive, Suite One Lakeland, Florida 33813
Shirley A. Ballinger	92 Lake Wire Drive Lakeland, Florida 33801

ARTICLE VII - MANAGEMENT

The affairs and business of the Association shall be managed by a Board of Directors ("Board") and by the following officers: President, Vice President, Secretary, and Treasurer, and such other officers as the Board shall appoint. The officers shall be elected by the Board at the first meeting of the Board following the annual meeting of the Association. The President shall be a

director, but no other officer need be a director. The same person may hold two offices, the duties of which are not incompatible, provided however, the office of President and Vice President shall not be held by the same person, nor shall the office of President and Secretary or Assistant Secretary be held by the same person.

ARTICLE VIII - OFFICERS

The names of the officers who are to serve until the first election of officers by the Board are:

Robert P. Murray	President
E. Wyllys Taylor	Vice President
Shirley A. Ballinger	Secretary-Treasurer

ARTICLE IX - DIRECTORS

Section 1. The Association shall have three directors initially. The number of directors may be either increased or diminished from time to time as provided by the bylaws of the Association, but shall never be less than three.

Section 2. The names and addresses of the persons who are to serve on the first Board are:

<u>NAME</u>	<u>ADDRESS</u>
Robert P. Murray	92 Lake Wire Drive Lakeland, Florida 33801
E. Wyllys Taylor	5120 South Lakeland Drive Lakeland, Florida 33813
Shirley A. Ballinger	92 Lake Wire Drive Lakeland, Florida 33801

Section 3. The initial directors shall serve until the first annual meeting of the Association, and thereafter as provided in Section 4 below.

Section 4. At the first annual meeting of the Association the members of the Association, including Developers, shall elect the members of the Board. At the first election by the membership of the directors, such directors shall be elected to terms so that each year for the following three years the term of one of the three directors shall expire. Thereafter all directors shall serve for terms of three years. It is the intent of this Section that following the first election of a full Board, one director's term will expire each year. Election to the Board shall be by secret written ballot.

Section 5. In the event of the removal, resignation, death, or other vacancy of a director, the vacancy shall be filled by Developers, if the vacancy occurs prior to the first annual

meeting of the Association, otherwise it shall be filled by the Board. The replacement director shall serve the remainder of the term of his predecessor.

Section 6. No member of the Board or any committee of the Association or any officer of the Association, or Developers, or any employee of the Association, shall be personally liable to any member of the Association, or to any other party, including the Association, for any damage, loss or prejudice suffered or claimed on account of any act, omission, error or negligence of such person or group, provided that such person or group has, upon the basis of such information as may be possessed by him, acted in good faith, without willful or intentional misconduct.

ARTICLE X - ASSESSMENTS

As more fully provided in the Restrictive Covenants and Conditions applicable to The Lakes, each member is obligated to pay to the Association annual and special assessments which are secured by a continuing lien upon the property against which the assessment is made. Any assessments which are not paid when due shall be delinquent. If the assessment is not paid within thirty (30) days after the due date, the assessment shall bear interest from the date of delinquency at the rate of ten percent (10%) per annum, and the Association may bring an action at law against the owner personally obligated to pay the same or foreclose the lien against the property, and interest, costs, and reasonable attorney's fees of any such action shall be added to the amount of such assessment. No owner may waive or otherwise escape liability for the assessments provided for herein by nonuse of the common area or abandonment of his lot.

ARTICLE XI - BYLAWS

The first Bylaws of the Association shall be adopted by the Board of Directors and may be altered, amended or rescinded by a majority of the members as provided in the Bylaws.

ARTICLE XII - AMENDMENTS

Section 1. Except as provided in Section 2 below, amendments to the Articles of Incorporation shall be approved by the Board of Directors, proposed by them to the members and approved at any meeting by a two-thirds (2/3rds) vote of the members present or voting by proxy, provided that not less than ten (10) days notice by mail shall have been given to all of the members, setting forth the proposed amendment.

Section 2. Developers shall have the right, at any time prior to December 31, 2005, to amend the Articles of Incorporation without the consent of any member for the purpose of complying with the requirements of the Veterans Administration or the requirements of the Federal National Mortgage Administration, or both. Any amendment or modification thereof made pursuant

to this Section shall bind any lot owner within The Lakes as if such amendment or modification had been adopted by the Association at the time of the Developers' conveyance of a lot to the lot owner.

IN WITNESS WHEREOF, the undersigned have made, subscribed and acknowledged these Articles of Incorporation at Lakeland, Florida, on December 6, 1995.


ROBERT P. MURRAY


E. WYLLYS TAYLOR

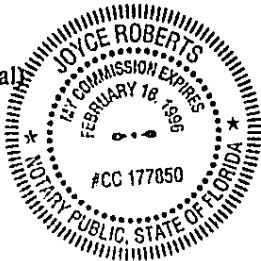

SHIRLEY A. BALLINGER

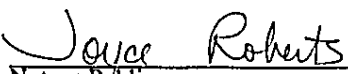
STATE OF FLORIDA

COUNTY OF POLK

The foregoing instrument was acknowledged before me this 6th day of Dec., 1995, by Robert P. Murray, E. Wyllys Taylor, and Shirley A. Ballinger, who are personally known to me.

(Affix Notarial Seal)




Notary Public
My Commission Expires:

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

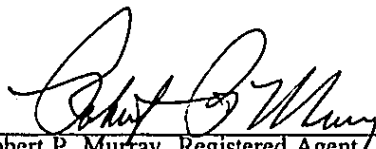
FILED
96 JAN 19 PM 1:56
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Pursuant to Chapter 48.091, Florida Statutes, the following is submitted:

That THE LAKES AT CHRISTINA OWNERS' ASSOCIATION, INC.,
desiring to organize as a corporation not for profit under the laws of the State of
Florida with its initial registered office, as indicated in the Articles of Incorporation, at
City of Lakeland, County of Polk, State of Florida, has named Robert P. Murray,
located at 92 Lake Wire Drive, City of Lakeland, County of Polk, State of Florida, as
its agent to accept service of process within this state.

ACKNOWLEDGEMENT:

Having been named to accept service of process for the corporation
named above, at the place designated in this certificate, I agree to act in that capacity
and to comply with the provisions of the Florida General Corporation Act relative to
keeping open the registered office.


Robert P. Murray, Registered Agent