



FLORIDA DEPARTMENT OF STATE

Jim Smith
Secretary of State

September 20, 1994

HEWTON HURST ALMAND
01092 SAN JOSE BLVD.
JACKSONVILLE, FL 32257

The Articles of Incorporation for HARBOR ISLAND OWNERS ASSOCIATION, INC. were filed on September 19, 1994, and assigned document number N94000004616. Please refer to this number whenever corresponding with this office.

Enclosed is the certification requested.

A corporation annual report will be due this office between January 1 and May 1 of the year following the calendar year of the file date year. A Federal Employer Identification (FEI) number will be required before this report can be filed. Please apply NOW with the Internal Revenue Service by calling 1-800-829-3676 and requesting form SS-4.


Please be aware if the corporate address changes, it is the responsibility of the corporation to notify this office.

Should you have questions regarding corporations, please contact this office at the address given below.

Bobbie Eldridge
Senior Corporate Section Administrator
New Filings Section
Division of Corporations

Letter Number: 994A00042098

State of Florida



Department of State

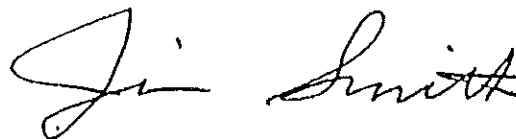
I certify the attached is a true and correct copy of the Articles of Incorporation of HARBOR ISLAND OWNERS ASSOCIATION, INC., a Florida corporation, filed on September 19, 1994, as shown by the records of this office.

The document number of this corporation is N94000004616.

Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the
Twentieth day of September, 1994



CR2EO22 (2-91)

A handwritten signature in cursive script, reading "Jim Smith".

Jim Smith
Secretary of State

ARTICLES OF INCORPORATION

OF

HARBOR ISLAND OWNERS ASSOCIATION, INC.

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94 SEP 19 AM 9:17
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned natural persons, all of whom are citizens of the State of Florida, acting as incorporators under the laws of the State of Florida, Chapter 617, Florida Statutes, applicable to corporations not for profit, do hereby adopt the following Articles of Incorporation for such corporation.

ARTICLE ONE

The name of the corporation shall be HARBOR ISLAND OWNERS ASSOCIATION, INC..

ARTICLE TWO

The corporation is a non-profit corporation.

ARTICLE THREE

Existence of the Association shall commence with the filing of these Articles of Incorporation with the Secretary of State, Tallahassee, Florida. The Association shall exist in perpetuity.

ARTICLE FOUR

This Association is formed to be the corporate entity which is to be responsible for the common areas, storm and/or surface water management systems, and for the performance of certain duties and the enforcement of certain of the provisions of the Declaration of Covenants, Conditions and Restrictions recorded or to be recorded in CLAY County, Florida, for all phases of the subdivision to be known as HARBOR ISLAND and located in CLAY County, Florida.

The Association shall operate, maintain and manage the stormwater management system(s) in a manner consistent with the St. Johns River Water Management District Permit No. 4-019-0077AM requirements and applicable District rules, and shall assist in the enforcement of the restrictions and covenants contained herein.

The Association shall levy and collect adequate assessments against members of the Association for the costs of maintenance and operation of the stormwater management system.

The assessments shall be used for the maintenance and repair of the stormwater management systems including but not limited to work within retention areas, drainage structures and drainage

easements.

ARTICLE FIVE

The members of the corporation shall be all fee simple lot owners in all phases of the subdivision to be known as HARBOR ISLAND in CLAY County, Florida. Upon the purchase of a lot, the lot owners shall automatically become Class A members as defined in the covenants and restrictions of HARBOR ISLAND to be recorded. Membership shall be appurtenant to, and inseparable from, ownership of a lot.

ARTICLE SIX

The street address of the initial principal business office of the corporation is 11217 San Jose Boulevard, Jacksonville, Florida 32223. The address of the registered office and the name of the initial Registered Agent are: CLIFFORD B. NEWTON, 10192 San Jose Boulevard, Jacksonville, Florida, 32257.

ARTICLE SEVEN

This corporation shall never have less than THREE (3) Directors. The number of Directors constituting the initial Board of Directors of the Corporation is THREE (3) and the names and addresses of the persons who are to serve as the initial Directors until the first election shall be as follows:

1. KENNETH L. JOHNS, JR.
11217 San Jose Boulevard
Jacksonville, Florida 32223
2. ELINORE C. COX
11217 San Jose Boulevard
Jacksonville, Florida 32223
3. DEBORAH DUNBAR.
11217 San Jose Boulevard
Jacksonville, Florida 32223

Directors shall serve and be appointed as provided in the By-Laws of the Association.

ARTICLE EIGHT

The names and addresses of the Subscribers to these Articles of Incorporation are listed in Article Seven above.

ARTICLE NINE

The affairs of the Corporation are to be managed by the Officers of the Corporation who shall be appointed by the Board of

Directors. The names, addresses and offices of the persons who are initially to serve as officers of the Corporation are as follows:

KENNETH L. JOHNS, JR. - President
11217 San Jose Boulevard
Jacksonville, Florida 32223

ELINORE C. COX - Vice President
11217 San Jose Boulevard
Jacksonville, Florida 32223

DEBORAH DUNBAR - Secretary
11217 San Jose Boulevard
Jacksonville, Florida 32223

ARTICLE TEN

In the event of termination, dissolution or final liquidation of the Association, the responsibility for the operation and maintenance of the stormwater management system must be transferred to and accepted by an entity which would comply with Section 40C-42.027, F.A.C., and be approved by the St. Johns River Water Management District prior to such termination, dissolution or liquidation. If the association is dissolved, the assets shall be dedicated to a public body, or conveyed to a nonprofit organization with similar purposes.

ARTICLE ELEVEN

The power to alter, amend or repeal the By-Laws or Articles of Incorporation or to adopt new By-Laws shall be vested in the Board of Directors. The By-Laws may contain any provisions for the regulation and management of the affairs of the corporation not inconsistent with the law or with the Articles of Incorporation.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this 7th day of SEPTEMBER, 1994..

Kenneth L. Johns, Jr.
KENNETH L. JOHNS, JR.
Elinore C. Cox
ELINORE C. COX
Deborah H. Dunbar
DEBORAH DUNBAR

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

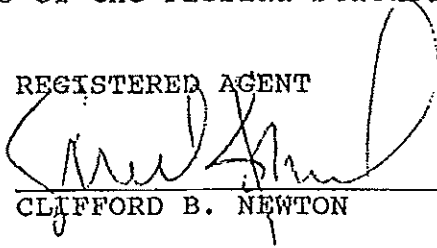
FILED
30 SEP 19 AM 9:17
TALLAHASSEE, FLORIDA

In compliance with Section 48.091, Florida Statutes, the following is submitted:

FIRST, that HARBOR ISLAND OWNERS ASSOCIATION, INC. desiring to organize under the laws of the State of Florida, with its principal place of business at 11217 San Jose Boulevard, Jacksonville, Florida, 32223, has named CLIFFORD B. NEWTON, located at the registered office of the corporation, to-wit, 10192 San Jose Boulevard, Jacksonville, Florida, 32257, as its Agent to accept service of process within this state.

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 607.325 of the Florida Statutes.

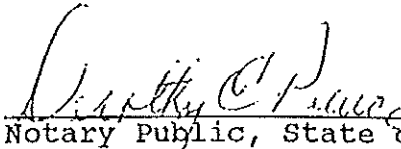
REGISTERED AGENT


CLIFFORD B. NEWTON

STATE OF FLORIDA

COUNTY OF DUVAL

Sworn to and subscribed before me this 15 day of September, 1994., by Clifford B. Newton who is personally known to me.


Notary Public, State of Florida

