Prepared by and recorded copies to:
Rosa Eckstein, Esq.
WEISENFELD & ASSOCIATES, P.A.
799 Brickell Plaza, Suite 900
Miami, Florida 33131

ARTICLES OF INCORPORATION OF THE CHAPMAN GROVES HOMEOWNERS' ASSOCIATIONL, INC.

ARTICLE I - NAME

The name of the corporation is THE CHAPMAN GROVES HOMEOWNERS' ASSOCIATION, INC., a Florida not for profit corporation, hereinafter referred to as the "Corporation" or "Association". principal place of The business and the mailing address of this Corporation is 120 Fairway Woods Boulevard, Orlando, Florida 32824.

ARTICLE II - EXISTENCE

This Association shall have perpetual existence unless dissolved in accordance with the terms of these Articles of Incorporation.

ARTICLE III - PURPOSES

The Association does not contemplate pecuniary gain or profit to its members. The specific purposes for which it is formed are to provide for the enforcement of the Declaration of Covenants and Restrictions for Chapman Groves (the "Declaration") and any amendments thereto which subject additional property to the Declaration, and to provide for the maintenance and preservation of the Common Area as that term is defined in the Declaration, and to operate and maintain the Surface Water or Stormwater Management System in a manner consistent with the St. Johns River Water Management District Permit No. 40-117-0194 and assist in the enforcement of the restrictions and covenants contained therein. The Association shall levy and collect adequate assessments from members of the Association for the cost of maintenance and operation of the Surface Water or Stormwater Management System which shall include, but not be limited to, the retention areas, drainage structures, and drainage easements.

ARTICLE IV - MEMBERSHIP

Every person or entity who is a record owner of a fee interest in any Lot, as that term is defined in the Declaration, which is subject to assessment by the Association, shall automatically be a member of the Association upon the recordation in the Public Records of Seminole County, Florida, of the deed or other instrument establishing the acquisition and designating the Lot affected thereby. The foregoing is not intended to include persons or entities who hold an interest merely as security for the performance of an obligation. Membership shall be appurtenant to and may not be separated from ownership of any

Lot which is subject to assessment by the Association. Such membership shall automatically terminate when such person or entity is no longer the record Owner of a Lot.

ARTICLE V - REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 799 Brickell Plaza, Suite 900, Miami, FL 33131, and the name of the initial Registered Agent of this corporation at such address is Joseph J. Weisenfeld.

ARTICLE VI- INCORPORATOR

The name and address of the Incorporator to these Articles of Incorporation is:

NAME ADDRESS

Morris A. Williams, Jr.

120 Fairway Woods Boulevard Orlando, Florida 32824

ARTICLE VII - BOARD OF DIRECTORS

The names and addresses of the persons who constitute the initial Board of Directors, until the selection and qualification of their successors, are:

Carl Palmisciano 120 Fairway Woods Boulevard

Orlando, Florida 32824

Charles D. O'Hara 120 Fairway Woods Boulevard

Orlando, Florida 32824

Morris A. Williams, Jr. 120 Fairway Woods Boulevard

Orlando, Florida 32824

The Directors of the Corporation shall be elected as provided in the Bylaws.

ARTICLE VIII - DISSOLUTION

The Association may be dissolved no sooner than thirty (30) years from the date of incorporation with the assent given in writing and signed by not less than three-fourths (3/4) of the vote of the members. Upon dissolution of the Association, other than incident to a merger or consolidation, the assets of the Association shall be granted, conveyed and assigned to any corporation not for profit, association, trust, public agency or other organization provided that it is to be used for purposes similar to those for which this Association was created, and the Association shall be dissolved in accordance with law. Additionally, in the event of termination, dissolution or final

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C. The date of the adoption of the amendment by the members or by the Board of Directors' when no members have been admitted.

The Articles of Amendment shall be delivered to the Department of State. If the Department of State finds that the Articles of Amendment conform to law, it shall, when all fees and taxes have been paid as prescribed in this chapter, file the Articles of Amendment as required by law.

ARTICLE X - HUD AND VA APPROVAL

For so long as there is a Class B membership, as that term is defined in the Declaration, the following actions will require the approval of the Department of Housing and Urban Development or the Veterans Administration if any mortgage encumbering a Lot is guaranteed or insured by either such agency: (a) annexation of additional properties; (b) mergers and consolidations; (c) mortgaging or dedication of Common Area and (d) dissolution or amendment of these Articles. Such approval, however, shall not be required where the amendment is made to correct errors, omissions or conflicts or is required by any institutional lender so that such lender will make, insure or guarantee mortgage loans encumbering the Lots, or is required by any governmental authority. Such approval shall be deemed given if either agency fails to deliver written notice of its disapproval of any amendment to Declarant or to the Association within twenty (20) days after a request for such approval is delivered to the agency by certified mail, return receipt requested, or equivalent delivery.

IN WITNESS WHEREOF, for the purpose of forming this corporation under the Laws of the State of Florida, I, the undersigned, constituting the subscriber and incorporator of this Association, have executed these Articles of Incorporation for The Chapman Groves Homeowners' Association, Inc. on this 18 day of August, 1994.

Signed, sealed and delivered

Print or Type Name

STATE of Florida

COUNTY OF ORANGE

The foregoing instrument was acknowledged before me this 18 day of August, 1994, by Morris A. Williams, Jr., who is personally known to me

Notary Public, State of Florida at Large Type or Stamp Name 0 Notary

[NOTARIAL SEAL]

My Commission Expires:

TINA M. RING
My Comm Exp. 10-4-97
Bonded By Service Ins
No. CC368389
[VPresently Known [] Other L.D.

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 FLORIDA LAW, THE FOLLOWING IS SUBMITTED:

THAT THE CHAPMAN GROVES HOMEOWNERS' ASSOCIATION, INC.,
DESIRING TO ORGANIZE OR QUALIFY UNDER THE LAWS OF THE STATE OF
FLORIDA, WITH ITS PRINCIPAL PLACE OF BUSINESS AT 120 FAIRWAY WOODS
BOULEVARD, ORLANDO, FLORIDA 32824, HAS NAMED JOSEPH J. WEISENFELD AS
ITS AGENT TO ACCEPT SERVICE OF PROCESS WITHIN FLORIDA.

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.

JOSEPH J. WEISENFELD (REGISTERED AGENT)

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Secretary of State Tallahassee, Florida