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TO ARTICLES OF INCORPORATION
OF
HARBOR ISLES II CONDOMINIUM ASSOCIATION OF BREVARD, INC.

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EXHIBIT C
EXHIBIT 2 TO THE PROSPECTUS

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1981 OCT 25 PM 2:20
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
HARBOR ISLES II CONDOMINIUM ASSOCIATION OF BREVARD, INC.
(a corporation not for profit)

In order to form a corporation under and in accordance with the provisions of the laws of the State of Florida, for the formation of corporations not for profit, we, the undersigned, hereby associate ourselves into a corporation for the purpose and with the powers hereinafter mentioned; and to that end we do, by these Articles of Incorporation, set forth:

ARTICLE I

NAME

The name of the corporation shall be HARBOR ISLES II CONDOMINIUM ASSOCIATION OF BREVARD, INC.

ARTICLE II

PURPOSE

The purposes and objects of the corporation shall be to administer the operation and management of a condominium to be established by HARBOR ISLES DEVELOPMENT CORPORATION, a Florida corporation, hereinafter called Developer, the condominium complex to be established in accordance with the laws of the State of Florida upon the following described property, situate, lying and being in Brevard County, Florida, to-wit:

SEE SHEET 5 OF EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF.

and to undertake the performance of the acts and duties incident to the administration of the operation and management of said condominium and in accordance with the terms, provisions, conditions and authorizations contained in these articles and which may be contained in the Declaration of Condominium which will be recorded in the Public Records of Brevard County, Florida, at the time said property, and the improvements now or hereafter situate thereon are submitted to a plan of condominium ownership; and to own, operate, lease, sell, trade and otherwise deal with such property, whether real or personal, as may be necessary or convenient in the administration of said condominium. The corporation shall be conducted as a non-profit organization for the benefit of its members.

ARTICLE III

POWERS

The corporation shall have the following powers:

A. All of the powers and duties granted to corporations and corporations not for profit as set forth in Chapters 607 and 617, Florida Statutes, except as expressly limited or restricted by the Florida Condominium Act, and all of the powers and privileges which may be granted unto said corporation or exercised by it under any other applicable laws of the State of Florida.

B. All of the powers reasonably necessary to implement and effectuate the purposes of the corporation, including, but not limited to:

1. Making and establishing reasonable rules and regulations governing the use of condominium units and the common elements in the condominium as said terms may be defined in the Declaration of Condominium.

2. Levying and collecting assessments against members of the corporation to defray the common expenses of the condominium as may be provided in the Declaration of Condominium and in the By-Laws of the corporation which may be hereafter adopted, including the right to levy and collect assessments for the purposes of acquiring, operating, leasing, managing and otherwise trading and dealing with such property, whether real or personal, including the units in the condominium, which may be necessary or convenient in the operation and management of the condominium and in accomplishing the purposes set forth in the Declaration of Condominium.

3. Maintaining, repairing, replacing, operating and managing the condominium and the property comprising same, including the right to reconstruct improvements after casualty and to make further improvement of the condominium property.

4. To contract for the management and maintenance of the condominium and to authorize a management agent to assist the Association in carrying out its powers and duties by performing such functions as the collection of assessments, preparation of records, enforcement of rules and maintenance of the common elements. The Association shall, however, retain at all times the powers and duties granted them by the Condominium Act, including, but not limited to the making of assessments, promulgation of rules and execution of contracts on behalf of the Association.

5. Enforcing the provisions of the Declaration of Condominium, these Articles of Incorporation, the By-Laws of the corporation which may be hereafter adopted, and the rules and regulations governing the use of the condominium as the same may be hereafter established.

6. To now or hereafter purchase real property, acquire and enter into leases and agreements of every nature, whereby the corporation acquires leaseholds, memberships, ownership and other possessory or use interests in land or facilities, including recreational and communal facilities, whether or not contiguous to lands of the condominium, to provide enjoyment, recreation, or other use or benefit to the owners of the condominium units, all as may be deemed by the Board of Administration to be in best interests of the corporation.

7. To exercise, undertake and accomplish all of the rights, duties and obligations which may be granted to or imposed upon the corporation pursuant to the Declaration of Condominium.

ARTICLE IV

MEMBERS

The qualification of the members, the manner of their admission to membership and termination of such membership, and voting by members shall be as follows:

A. The owners of all condominium units in the condominium shall be members of the corporation, and no other persons or entities shall be entitled to membership, except as provided in item E of this Article IV.

B. Membership shall be established by the acquisition of fee title to a unit in the condominium or by acquisition of a fee ownership interest therein, whether by conveyance, devise, judicial decree or otherwise, and the membership of a party shall be automatically terminated upon his being divested of all title to or his entire fee ownership interest in all units in the condominium.

C. The interest of a member in the funds and assets of the corporation cannot be assigned, hypothecated or transferred in any manner, except as an appurtenance to his condominium unit. The funds and assets of the corporation shall belong solely to the corporation, subject to the limitation that the same be expended, held or used for the benefit of the membership and for the purposes authorized herein, in the Declaration of Condominium, and in the said By-Laws.

D. On all matters on which the membership shall be entitled to vote, there shall be only one (1) vote for each unit in the condominium, which vote shall be exercised or cast by the owner or owners of each unit in such manner as may be provided in the By-Laws hereafter adopted. Should any member own more than one (1) unit, such member shall be entitled to exercise or cast as many votes as he owns units, in the manner provided in said By-Laws.

E. Until such time as the property described in Article II hereof is submitted to a plan of condominium ownership by the recordation of said Declaration of Condominium, the membership of the corporation shall be comprised of the subscribers of these Articles, each of which subscribers shall be entitled to cast one (1) vote on all matters on which that membership shall be entitled to vote.

ARTICLE V

TERM

The corporation shall have perpetual existence.

ARTICLE VI

LOCATION

The principal office of the corporation shall be located at 620 South Brevard Avenue, Cocoa Beach, Brevard County, Florida 32931, but the corporation may maintain offices and transact business in such other places within or without the State of Florida as may from time to time be designated by the Board of Administration.

ARTICLE VII

DIRECTORS - AMENDED

The affairs of the corporation shall be managed by the Board of Administration. The number of members of the Board of Administration of the corporation shall three (3). The members of the Board or Administration shall be elected as provided by the By-Laws of the corporation. The Board of Administration shall be members of the corporation or shall be authorized representatives, officers or employees of a corporate member of this corporation. Notwithstanding the foregoing, the first election of directors will be held in accordance with Article VI of the Declaration of Condominium of HARBOR ISLES II, A CONDOMINIUM. Any vacancies in the Board of Administration occurring before the first election will be filled by the remaining directors, unless the vacancy occurs when both the Developer and unit owners other than the Developer are entitled to representation in which event the vacancy shall be filled by an election as provided in Rule 7D.23.001(12) F.A.C. The first election of directors shall be held sixty (60) days from the date of recording of the Declaration of Condominium; thereafter, elections of directors shall be held once a year at the annual membership meeting.

The names and addresses of the members of the first Board of Administration who shall hold office until their successors are elected and have qualified, or until removed, are as follows:

BEVERLY H. CROCKETT	620 South Brevard Avenue Cocoa Beach, Florida 32931
HELEN L. STEPHENS	620 South Brevard Avenue Cocoa Beach, Florida 32931
DOROTHY E. ADAMS	620 South Brevard Avenue Cocoa Beach, Florida 32931

ARTICLE VIII

OFFICERS

The Board of Administration shall elect a President, a Secretary and a Treasurer and as many Vice Presidents, Assistant Secretaries and Assistant Treasurers as the Board of Administration shall determine. The President shall be elected from among the membership of the Board of Administration but no other officer needs to be a director. The same person may hold two (2) offices, the duties of which are not incompatible; provided, however, that the office of the President and Vice President shall not be held by the same person, nor shall the office of President, Secretary or Assistant Secretary be held by the same person.

The affairs of the corporation shall be administered by the officers designated in the By-Laws of the corporation. Said officers will be elected by the Board of Administration at its first meeting following the annual meeting of the members of the Association and with the approval of the Board of Administration, may employ a managing agent and/or such other managerial and supervisory personnel or entities to administer or assist in the administration of the operation and management of the condominium, and the affairs of the corporation, and any such person or entity may be so employed without regard to whether such person or entity is a member of the corporation or a director of the corporation.

The names and addresses of the officers who will serve until their successors are designated are as follows:

BEVERLY H. CROCKETT President	620 South Brevard Avenue Cocoa Beach, Florida 32931
HELEN L. STEPHENS	620 South Brevard Avenue Cocoa Beach, Florida 32931
DOROTHY E. ADAMS	620 South Brevard Avenue Cocoa Beach, Florida 32931

ARTICLE IX

SUBSCRIBERS

The subscribers to these Articles of Incorporation are the three (3) persons herein named to act and serve as members of the first Board of Administration of the corporation, the names of which subscribers and their respective residences are more particularly set forth in Article VII above.

ARTICLE X

BY-LAWS

The original By-Laws of the corporation shall be adopted by the Board of Administration and thereafter, such By-Laws may be altered or rescinded by the Board of Administration only in such manner as said By-Laws may provide.

ARTICLE XI

INDEMNIFICATION

Every director and every officer of the corporation shall be indemnified by the corporation against all expenses and liabilities, including counsel fees, reasonably incurred by or imposed upon him in connection with any proceeding to which he may be a party, or in which he may become involved, by reason of his being or having been a director or officer of the corporation, whether or not he is a director or officer at the time such expenses are incurred, except in such cases wherein the director or officer is adjudged guilty of willful misfeasance or malfeasance in the performance of his duties; provided, that in the event of any claim for reimbursement or indemnification hereunder based upon a settlement by the director or officer seeking such reimbursement or indemnification, the indemnification herein shall only apply if the Board of Directors approves such settlement and reimbursement as being in the best interests of the corporation. The foregoing right of indemnification shall be in addition to and not exclusive of all other rights to which such director or officer may be entitled.

ARTICLE XII

AMENDMENTS

Any amendment or amendments to these Articles of Incorporation may be proposed by the Board of Administration of the corporation acting upon a vote of the majority of the directors, or by the members of the corporation owning a majority of the condominium units in the condominium, whether meeting as members or by instrument in writing signed by them. Upon any amendment or amendments to these Articles being proposed by said Board of Administration or members, such proposed amendment or amendments shall be transmitted to the President of the corporation or other officer of the corporation in the absence of the President, who shall thereupon call a special meeting of the members of the corporation for a date not sooner than twenty (20) days nor later than sixty (60) days from the receipt by him of the proposed amendment or amendments, and it shall be the duty of the Secretary to give to each member written or printed notice of such meeting, stating the time and place of the meeting and reciting the proposed amendment or amendments in reasonably detailed form, which notice shall be mailed or presented personally to each member not less than ten (10) days nor more than thirty (30) days before the date set for such meeting. If mailed, the notice of the membership meeting shall be sent by certified mail, return receipt requested, which mailing shall be deemed notice. Any member may, by written waiver of notice signed by such member, waive such notice, and such waiver when filed in the records of the corporation, whether before or after the holding of the meeting, shall be deemed equivalent to the giving of such notice to

such member. At such meeting, the amendment or amendments proposed must be approved by an affirmative vote of the members owning a majority of the condominium units in the condominium in order for such amendment or amendments to become effective. Thereupon, such amendment or amendments of these articles shall be transcribed and certified in such form as may be necessary to register the same in the office of the Secretary of State of Florida; and upon the registration of such amendment or amendments with said Secretary of State, a certified copy thereof shall be recorded in the Public Records of Brevard County, Florida, within ten (10) days from the date on which the same are so registered. No amendment is valid until it is recorded in the Public Records. At any meeting held to consider such amendment or amendments of these articles, the written vote of any member of the corporation shall be recognized, if such member is not in attendance at such meeting or represented thereat by proxy, provided such written vote is delivered to the Secretary of the corporation at or prior to such meeting.

Notwithstanding the foregoing provisions of this Article XII, no amendment or amendments to these articles which shall abridge, amend or alter the right of the Developer to designate and select members of each Board of Administration of the corporation, as provided in Article VII hereof, may be adopted or become effective without the prior consent of the Developer.

IN WITNESS WHEREOF, the subscribers have hereunto set their hands and seals this 10 day of October, 1991.

Beverly H. Crockett
BEVERLY H. CROCKETT

Helen L. Stephens
HELEN L. STEPHENS

Dorothy E. Adams
DOROTHY E. ADAMS

FILED
1991 OCT 25 PM 2:20
SECRETARY OF STATE
TALLAHASSEE FLORIDA

STATE OF FLORIDA)
) ss:
COUNTY OF BREVARD)

BEFORE ME, the undersigned authority, personally appeared BEVERLY H. CROCKETT, HELEN L. STEPHENS and DOROTHY E. ADAMS, who being by me first duly sworn, acknowledged that they executed the foregoing Articles of Incorporation for the purposes therein expressed on this 10th day of October, 1991.

My Commission Expires: _____
NOTARY PUBLIC, STATE OF FLORIDA AT LARGE
MY COMMISSION EXPIRES JANUARY 09, 1994
BONDED THRU AGENT'S NOTARY BROKERAGE
Cynthia R. Thomas
NOTARY PUBLIC
CERTIFICATE OF REGISTERED AGENT

Pursuant to Chapter 48.091, Florida Statutes, the following is submitted in compliance with said Act.

HARBOR ISLES II CONDOMINIUM ASSOCIATION OF BREVARD, INC., a corporation not for profit, desiring to organize under the laws of the State of Florida, with its principal office, as indicated in the Articles of Incorporation, in the City of Cocoa Beach, County of Brevard, State of Florida, has named CURTIS R. MOSLEY, ESQ., 1221 East New Haven Avenue, Melbourne, Florida 32901, as its agent to accept service of process for the above-stated corporation, at the place designated in this certificate, and he hereby accepts to act in this capacity and agrees to comply with the provisions of said Act relative to keeping open said office.

Curtis R. Mosley
CURTIS R. MOSLEY

HARBILES\ARTICLES.II:MRB

State of Florida



Department of State

I certify that the attached is a true and correct copy of the Articles of Incorporation of HARBOR ISLES II CONDOMINIUM ASSOCIATION OF BREVARD, INC., a corporation organized under the Laws of the State of Florida, filed on October 25, 1991, as shown by the records of this office.

The document number of this corporation is N45765.

Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the
25th day of October, 1991.



CR2EO22 (2-91)

Jim Smith

Jim Smith
Secretary of State

BK 27.3-PS 4250
21 000 2 1991

HARBOR ISLES II, A CONDOMINIUM

LEGAL DESCRIPTION - PARENT PARCEL:

A portion of Government Lot 3, Section 15, Township 25 South, Range 37 East, Brevard County, Florida, being more particularly described as follows:

Commence at the Intersection of the South right of way line of 4th Street South and the West right of way line of Brevard Avenue, said point shown on the plat of 6TH ADDITION, COCOA BEACH, according to the plat thereof recorded in Plat Book 11, Page 54 of the Public Records of Brevard County, Florida; thence run S02°19'27"E along said West line for 801.69 feet to the Southwest corner of Deed Book 440, Page 36 of said Public Records, also being a point in the South line of the plat described in Deed Book 335, Page 44 of said Public Records, and also being a point on the South right of way line of Ramp Road, and the POINT OF BEGINNING; thence continue S02°19'27"E along said West right of way line for 1,096.43 feet to a point on the North line of 7th Street South Extension; thence N88°38'25"W along said North line for 545.10 feet to a point on the ordinary high water line of the Banana River, Point of Reference "A"; thence return to the POINT OF BEGINNING; thence N89°59'06"W along the South right of way line of Ramp Road 192.00 feet to a point on the Easterly boundary line of Harbor Isles, a Condominium; thence S00°00'54"W along said Easterly boundary 190.00 feet; thence N89°59'06"W along said Easterly boundary line 336.00 feet; thence S60°00'54"W along said Easterly boundary line 52.00 feet; thence S00°02'24"W along said Easterly boundary line 108.47 feet; thence S14°48'37"E along said Easterly boundary 130.11 feet; thence S89°59'06"E along said Easterly boundary line 416.00 feet; thence S06°56'17"E on said Easterly boundary line 165.22 feet; thence N89°59'06"W along said Easterly boundary line 20.00 feet; thence S89°02'23"W along said Easterly boundary line 146.04 feet; thence S00°00'54"W along said Easterly boundary line 25.00 feet; thence S43°40'01"W along said Easterly boundary 164.73 feet; thence S33°18'14"E along said Easterly boundary 72.00 feet; thence N56°41'46"E along said Easterly boundary line 253.00 feet to a point on the ordinary high water line of the Banana River; thence meander said ordinary high water line of the Banana River S37°19'31"E for 267.02 feet to Point of Reference "A", said parcel contains 11.49 acres, more or less.

UNSUITABLE
FOR
MICROFILM

FILED
1991 OCT 25 PM 2:20
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

HL2

THIS DOCUMENT PREPARED BY
AND RETURN TO:
James E. Olsen, Esquire
CLAYTON & MCCULLOH
1065 Maitland Center Commons Blvd.
Maitland, Florida 32751


CFN 97216888 12-16-97 03:25 pm
OR Book/Page: 3748 / 1074

CERTIFICATE OF AMENDMENT TO ARTICLES OF INCORPORATION OF
HARBOR ISLES II CONDOMINIUM ASSOCIATION OF BREVARD, INC.

KNOW ALL MEN BY THESE PRESENTS:

That on this 16th day of December, 1997, the undersigned HARBOR ISLES II CONDOMINIUM ASSOCIATION OF BREVARD, INC., pursuant to the Articles of Incorporation of Harbor Isles II Condominium Association of Brevard, Inc., recorded in Official Records Book 3273, Pages 4252 through 4257, inclusive, of the Public Records of Brevard County, Florida, as amended (hereinafter referred to as the "Articles of Incorporation") hereby certifies that Amendment to the Articles of Incorporation, which Amendment is attached hereto and by reference made a part hereof, was duly adopted on the 12th day of December, 1997. Said Amendment was proposed by the Board of Administration acting upon vote of a majority of the Directors and then, at a duly called and noticed special meeting of the membership, was approved by an affirmative vote of a majority of the members owning a majority of the voting interests in the condominium, in person or by proxy.

HARBOR ISLES II CONDOMINIUM ASSOCIATION OF BREVARD, INC., is a condominium association created pursuant to Chapter 718, Florida Statutes. The Declaration of Condominium of Harbor Isles II, A Condominium, is recorded in Official Records Book 3273, Page 4193 of the Public Records of Brevard County, Florida.

IN WITNESS HEREOF, HARBOR ISLES II CONDOMINIUM ASSOCIATION OF BREVARD, INC., has caused these presents to be executed in its name, this 12th day of December, 1997.

Signed, sealed and delivered
in the presence of:

HARBOR ISLES II CONDOMINIUM
ASSOCIATION OF BREVARD, INC.

Pete Davis
(sign)
PETEY DAVIS
(print)

BY: Robert A. Jackson
(sign)
ROBERT A. JACKSON
(print)
President

Sandy Crawford

Clerk Of Courts, Brevard County

#Pgs: 3 #Names: 2
Trust: 2.00 Rec: 13.00 Serv 0.00
Deed: 0.00 Excise: 0.00
Mtg: 0.00 nt Tax: 0.00

Bob Davis
(sign)

Bob Davis
(print)

Address: 610 S. Brevard Ave. #926

Cocoa Beach, FL 32931

Peter Davis

Peter DAVIS
(print)

ATTEST: *Jacqueline H. Dubois* (sign)
(sign)
JACQUELINE H. DUBOIS
(print)

Carol L. Davis
(sign)

Carol L. Davis
(print)

Title: Secretary

Address: 660 S. Brevard Ave. #1541

Cocoa Beach, FL 32931

STATE OF FLORIDA
COUNTY OF BREVARD

The foregoing Certificate of Amendment was acknowledged before me this 12th day of December, 1997, by Robert Jackson, as President, and Jacqueline H. Dubois, as Secretary, of Harbor Isles II Condominium Association of Brevard, Inc., a Florida corporation, on behalf of the corporation. They are personally known to me or have produced n/a as identification.

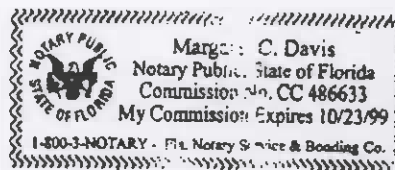
NOTARY PUBLIC

(Notarial Seal)

Margaret C. Davis
(sign)

MARGARET C. DAVIS
(print)

State of Florida at Large (Seal)
My Commission Expires:



AMENDMENT TO ARTICLES OF INCORPORATION OF HARBOR ISLES II
CONDOMINIUM ASSOCIATION OF BREVARD, INC.

The following amendment is made to Article VII of the Articles of Incorporation of Harbor Isles II Condominium Association of Brevard, Inc. (note that additions are indicated by underlining and deletions are indicated by ~~strikeouts~~):

ARTICLE VII
DIRECTORS

The affairs of the corporation shall be managed by the Board of Administration. The number of members of the Board of Administration of the corporation shall be ~~three (3)~~ five (5). The members of the Board ~~or of~~ Administration shall be elected as provided by the By-Laws of the corporation. The Board of Administration shall be members of the corporation or shall be authorized representatives, officers or employees of a corporate member of this corporation. Notwithstanding the foregoing, the first election of directors will be held in accordance with Article VI of the Declaration of Condominium of HARBOR ISLES II, A CONDOMINIUM. Any vacancies in the Board of Administration occurring before the first election will be filled by the remaining directors, unless the vacancy occurs when both the Developer and unit owners other than the Developer are entitled to representation in which event the vacancy shall be filled by an election as provided in Rule 7D.23.001(12) F.A.C. The first election of directors shall be held sixty (60) days from the date of recording of the Declaration of Condominium; thereafter, elections of directors shall be held once a year at the annual membership meeting.

The names and addresses of the members of the first Board of Administration who shall hold office until their successors are elected and have qualified, or until removed, are as follows:

BEVERLY H. CROCKETT	620 South Brevard Avenue Cocoa Beach, Florida 32931
HELEN L. STEPHENS	620 South Brevard Avenue Cocoa Beach, Florida 32931
DOROTHY E. ADAMS	620 South Brevard Avenue Cocoa Beach, Florida 32931

