



**** OFFICIAL RECORDS ****
BK 1717 PG 1546

FLORIDA DEPARTMENT OF STATE
Jim Smith
Secretary of State

December 4, 1992

RICHARD P PETERMAN ATTORNEY
P O BOX 2379
FT WALTON BEACH, FL 32549

The Articles of Incorporation for CRYSTAL SHORES OWNER'S ASSOCIATION, INC. were filed on December 3, 1992, and assigned document number N9200000602. 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 next 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.

Freida Chesser
Corporate Specialist
New Filings Section
Division of Corporations

Letter Number: 792A00007510

Division of Corporations - P.O. BOX 6327 - Tallahassee, Florida 32314

State of Florida



Department of State

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I certify the attached is a true and correct copy of the Articles of Incorporation of CRYSTAL SHORES OWNER'S ASSOCIATION, INC., a Florida corporation, filed on December 3, 1992, as shown by the records of this office.

The document number of this corporation is N92000000602.

Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the
Fourth day of December, 1992



CR2E022 (2-01)

Jim Smith

Jim Smith
Secretary of State

ARTICLES OF INCORPORATION
OF
CRYSTAL SHORES
OWNER'S ASSOCIATION, INC.
ARTICLE I - NAME AND PURPOSE

FILED
92 DEC -3 PM 3:30
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Section 1. The name of this corporation shall be CRYSTAL SHORES OWNER'S ASSOCIATION, INC., hereinafter referred to as the "Association." The principal office of the corporation shall be 1965 Highway 98, East, Destin Florida 32541, mailing address P.O. Box 1735, Destin, Florida 32540.

Section 2. The purpose for which the Association is organized is to do any and all things necessary and proper for the Association to carry out its duties and responsibilities as set forth in the Declaration of Covenants, Conditions and Restrictions for CRYSTAL SHORES, a planned unit development (the "project"), for the benefit of and on behalf of the members of this corporation and other lawful occupants. The capitalized terms used herein shall have the same meanings ascribed to them in the Declaration.

Section 3. The corporation shall have such powers as are provided under Florida law, including those set out in Chapter 617 and 607, Florida Statutes.

ARTICLE II - MEMBERSHIP

The members of the corporation shall consist of the subscribers to these Articles of Incorporation and all of the record owners of lots in CRYSTAL SHORES.

ARTICLE III - TERM

This corporation shall have a perpetual existence.

ARTICLE IV - MANAGEMENT

Section 1. This corporation shall have one (1) director initially. The number of directors may be either increased or decreased from time to time by the By-Laws, but shall never be less than one (1). The method of election of directors shall be stated in the By-Laws of this non-profit corporation.

Section 2. The first Board of Directors shall consist of the individual whose name and address appears below and shall serve until the first election of Directors:

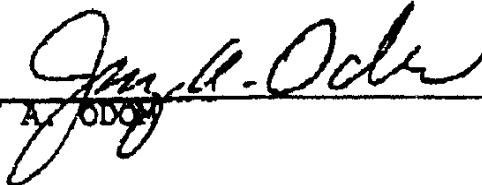
| | |
|-------------|--------------------------------------|
| Jay A. Odom | PO Box 1735 Destin, Florida 32540 |
|-------------|--------------------------------------|

Section 3. The officers of this corporation shall be elected by the Board of Directors from its number. The officers shall include a President and such other officers as may be provided in the By-Laws. Officers shall be elected at the annual meeting of the corporation and shall serve for a term of one (1) year. Any officer, upon re-election, may serve any number of additional and successive one (1) year terms.

Section 4. The names of the officers who will serve until the first election of officers can be held are as follows:

| | |
|-----------------|-------------|
| President | Jay A. Odom |
| Vice -President | Jay A. Odom |
| Secretary | Jay A. Odom |
| Treasurer | Jay A. Odom |

IN TESTIMONY WHEREOF, the undersigned subscriber has hereunto
executed these Articles of Incorporation this 18th day of
Nov, 1992.




JAY A. ODOM

STATE OF FLORIDA
COUNTY OF OKALOOSA

BEFORE ME, the undersigned authority, personally appeared JAY
A. ODOM, as Incorporator of CRYSTAL SHORES OWNER'S ASSOCIATION,
INC., who acknowledged the execution hereof on behalf of the
corporation for the uses and purposes therein set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and official
seal in said county and state, this 18th day of NOVEMBER
1992.



CLIFF A. COHEN Notary Public
My commission expires

NOTARY PUBLIC, STATE OF FLORIDA
MY COMMISSION EXPIRES: OCT 24 1994
BONDING THROUGH NOTARY PUBLIC

(Seal)

FILED
97 DEC -3 PM 3:30
TAMMINGTON STATE
ADMINISTRATIVE CENTER
TALLAHASSEE, FLORIDA

ACCEPTANCE OF REGISTERED AGENT

I hereby am familiar with and accept the duties and
responsibilities as registered agent for said corporation.



RICHARD P. PETERMANN
25 WALTER MARTIN ROAD
FORT WALTON BEACH, FL 32548