

EXHIBIT 2

(Attached)

ARTICLES OF INCORPORATION
OF
BRIDGEPORT AT BAYWINDS
NEIGHBORHOOD ASSOCIATION, INC.,
(A CORPORATION NOT FOR PROFIT)

This is not a certified copy

State of Florida



Department of State

I certify from the records of this office that BRIDGEPORT AT BAYWINDS NEIGHBORHOOD ASSOCIATION, INC. is a corporation organized under the laws of the State of Florida, filed on March 30, 2000.

The document number of this corporation is N00000002109.

I further certify that said corporation has paid all fees due this office through December 31, 2000, and its status is active.

I further certify that said corporation has not filed Articles of Dissolution.

I further certify that this is an electronically transmitted certificate authorized by section 15.16, Florida Statutes, and authenticated by the code, 100A00017644-033000-N00000002109-1/1, noted below.

Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the
Thirtieth day of March, 2000

Authentication Code: 100A00017644-033000-N00000002109-1/1



CR2EO22 (1-99)

Katherine Harris
Katherine Harris
Secretary of State

State of Florida



Department of State

I certify the attached is a true and correct copy of the Articles of Incorporation of BRIDGEPORT AT BAYWINDS NEIGHBORHOOD ASSOCIATION, INC., a Florida corporation, filed on March 30, 2000, as shown by the records of this office.

I further certify the document was electronically received under FAX audit number H00000014248. This certificate is issued in accordance with section 15.16, Florida Statutes, and authenticated by the code noted below.

The document number of this corporation is N00000002109.

Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the
Thirtieth day of March, 2000

Authentication Code: 100A00817644-033000-N00000002109-1/1



CR2EO22 (1-99)

Katherine Harris

Katherine Harris
Secretary of State

H000000142489

This is
Not
a
Certified
copy

ARTICLES OF INCORPORATION
BRIDGEPORT AT BAYWINDS
NEIGHBORHOOD ASSOCIATION, INC.,
(A Corporation Not-For-Profit)

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ARTICLES OF INCORPORATION
OF
BRIDGEPORT AT BAYWINDS
NEIGHBORHOOD ASSOCIATION, INC.,
(A CORPORATION NOT FOR PROFIT)

In compliance with the requirements on the Laws of the State of Florida, and for the purpose of forming a corporation not for profit, the undersigned does hereby acknowledge:

1. Name of Corporation The name of the corporation is BRIDGEPORT AT BAYWINDS NEIGHBORHOOD ASSOCIATION, INC., ("Association").
2. Principal Office The principal office of the Association is 8198 Jog Road, Suite 200, Boynton Beach, Florida, 33437.
3. Registered Office - Registered Agent The initial Registered Office of the Association shall be at: 8198 Jog Road, Suite 200, Boynton Beach, Florida, 33437, with the privilege of having its office and branch offices at other places within or without the State of Florida. The name of the Registered Agent at that address is Centex Real Estate Corporation.
4. Definitions A declaration entitled Declaration of Restrictions and Covenants for Bridgeport at Baywinds (the "Declaration") will be recorded in the Public Records of Palm Beach County, Florida, and shall govern all of the operations of a community to be known as Bridgeport at Baywinds. All initially capitalized terms not defined herein shall have the meanings set forth in the Declaration.
5. Purpose of the Association The Association is formed to: (a) provide for ownership, operation, maintenance and preservation of the Common Areas, and improvements thereon; (b) perform the duties delegated to it in the Declaration; (c) administer the interests of the Association and the Owners; (d) promote the health, safety and welfare of the Owners.
6. Not for Profit The Association is a not for profit Florida corporation and does not contemplate pecuniary gain to, or profit for, its members.
7. Powers of the Association The Association shall, subject to the limitations and reservations set forth in the Declaration, have all the powers, privileges and duties reasonably necessary to discharge its obligations, including, but not limited to, the following:
 - 7.1. To perform all the duties and obligations of the Association set forth in the Declaration and By-Laws, as herein provided
 - 7.2. To enforce, by legal action or otherwise, the provisions of the Declaration and By-Laws and of all rules, regulations, covenants, restrictions and agreements governing or binding the Association and the Bridgeport at Baywinds Neighborhood
 - 7.3. To operate and maintain the Surface Water Management System if required by the Master Declaration, Environmental Resource Permit, and Declaration, including the lake and mitigation areas.
 - 7.4. To fix, levy, collect and enforce payment, by any lawful means, of all Assessments pursuant to the terms of the Declaration, these Articles and By-Laws.

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7.5. To pay all Operating Costs, including, but not limited to, all licenses, taxes or governmental charges levied or imposed against the property of the Association.

7.6. To acquire (by gift, purchase or otherwise), annex, own, hold, improve, build upon, operate, maintain, convey, grant rights and easements, sell, dedicate, lease, transfer or otherwise dispose of real or personal property (including the Common Areas) in connection with the functions of the Association except as limited by the Declaration.

7.7. To borrow money, and to mortgage, pledge or hypothecate any or all of its real or personal property as security for money or debts incurred.

7.8. To dedicate, grant, license, lease, concession, create easements upon, sell or transfer all or any part of, Bridgeport at Baywinds Neighborhood to any public agency, entity, authority, utility or other person or entity for such purposes and subject to such conditions as it determines and as provided in the Declaration.

7.9. To participate in mergers and consolidations with other non-profit corporations organized for the same purposes.

7.10. To adopt, publish, promulgate or enforce rules, regulations, covenants, restrictions or agreements governing the Association, the Bridgeport at Baywinds Neighborhood, the Common Areas, Parcels and Homes as provided in the Declaration and to effectuate all of the purposes for which the Association is organized.

7.11. To have and to exercise any and all powers, rights and privileges which a not-for-profit corporation organized under the Laws of the State of Florida may now, or hereafter, have or exercise.

7.12. To employ personnel and retain independent contractors to contract for management of the Association, the Baywinds Neighborhood, and the Common Areas as provided in the Declaration and to delegate in such contract all or any part of the powers and duties of the Association.

7.13. To contract for services to be provided to, or for the benefit of, the Association, Owners, the Common Areas, and Baywinds Neighborhood as provided in the Declaration, such as, but not limited to, Telecommunication Services, maintenance, garbage pick up, and utility services.

7.14. To establish committees and delegate certain of its functions to those committees.

8. Voting Rights. Owners and Developer shall have the voting rights set forth in the By-Laws.

9. Board of Directors. The affairs of the Association shall be managed by a Board of odd number with not less than three (3) nor more than nine (9) members. The initial number of directors shall be three (3). Board members shall be appointed and/or elected as stated in the By-Laws. The election of Directors shall be held at the annual meeting. Directors shall be elected for a term expiring on the date of the next annual meeting. The names and addresses of the members of the first Board who shall hold office until their successors are appointed or elected, or until removed, are as follows:

NAME

KEVIN BORKENHAGEN

DAVE ABRAMS

ADDRESS

8198 Jog Road, Suite 200
Boynton Beach, FL 33437

8198 Jog Road, Suite 200
Boynton Beach, FL 33437

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JENNIFER BOMHIOFF

8198 Jog Road, Suite 200
Boynton Beach, FL 33427

10. Dissolution. In the event of the dissolution of the Association other than incident to a merger or consolidation, any member may petition the Circuit Court having jurisdiction of the Judicial Circuit of the State of Florida for the appointment of a receiver to manage its affairs of the dissolved Association and to manage the Common Areas, in the place and stead of the Association, and to make such provisions as may be necessary for the continued management of the affairs of the dissolved Association and its properties. In addition, if Association is dissolved, the Surface Water Management System shall be conveyed to an appropriate agency of local government. If a governmental agency will not accept the Surface Water Management System, then it must be dedicated to a similar non-profit corporation.

11. Duration. The Association shall have perpetual existence.

12. Amendments.

12.1. General Restrictions on Amendments. Notwithstanding any other provision herein to the contrary, no amendment to these Articles shall affect the rights of Developer unless such amendment receives the prior written consent of Developer, as applicable, which may be withheld for any reason whatsoever. If the prior written approval of any governmental entity or agency having jurisdiction is required by applicable law or governmental regulation for any amendment to these Articles, then the prior written consent of such entity or agency must also be obtained. No amendment shall be effective until it is recorded in the Public Records.

12.2. Amendments Prior to the Turnover Date. Prior to the Turnover Date, Developer shall have the right to amend these Articles as it deems appropriate, without the joinder or consent of any person or entity whatsoever. Developer's right to amend under this Section is to be construed as broadly as possible. In the event that Association shall desire to amend these Articles prior to the Turnover Date, Association must first obtain Developer's prior written consent to any proposed amendment. Thereafter, an amendment identical to that approved by Developer may be adopted by Association pursuant to the requirements for amendments from and after the Turnover Date. Thereafter, Developer shall join in such identical amendment so that its consent to the same will be reflected in the Public Records.

12.3. Amendments From and After the Turnover Date. After the Turnover Date, but subject to the general restrictions on amendments set forth above, these Articles may be amended with the approval of (i) two-thirds (66 2/3%) of the Board, and (ii) seventy-five (75%) percent of all the votes in the Association.

13. Limitations.

13.1. Declaration is Paramount. No amendment may be made to these Articles which shall in any manner reduce, amend, affect or modify the terms, conditions, provisions, rights and obligations set forth in the Declaration.

13.2. Rights of Developer. There shall be no amendment to these Articles which shall abridge, reduce, amend, effect or modify the rights of Developer.

13.3. By-Laws. These Articles shall not be amended in a manner that conflicts with the By-Laws.

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14. Incorporator. The name and address of the Incorporator of this corporation is:

CENTEX HOMES
8198 Jog Road
Suite 200
Boynton Beach, Florida 33437

15. Officers. The Board shall elect a President, Secretary, Treasurer, and as many Vice Presidents, Assistant Secretaries and Assistant Treasurers as the Board shall from time to time determine.

16. The names and addresses of the Officers who shall serve until their successors are elected by the Board are as follows:

President: KEVIN BORKENHAGEN

Vice President: DAVE ABRAMS

Secretary-Treasurer: JENNIFER BOMHOFF

16. Indemnification of Officers and Directors. The Association shall and does hereby indemnify and hold harmless every Director and every Officer, their heirs, executors and administrators, against all loss, cost and expenses reasonably incurred in connection with any action, suit or proceeding to which such Director or Officer may be made a party by reason of being or having been a Director or Officer of the Association, including reasonable counsel fees and paraprofessional fees at all levels of proceeding. This indemnification shall not apply to matters wherein the Director or Officer shall be finally adjudged in such action, suit or proceeding to be liable for or guilty of gross negligence or willful misconduct. The foregoing rights shall be in addition to, and not exclusive of, all other rights to which such Director or Officers may be entitled.

17. Transactions in Which Directors or Officers are Interested. No contract or transaction between the Association and one (1) or more of its Directors or Officers or Developer, or between the Association and any other corporation, partnership, association, or other organization in which one (1) or more of its Officers or Directors are officers, directors or employees or otherwise interested shall be invalid, void or voidable solely for this reason, or solely because the Officer or Director is present at, or participates in, meetings of the Board thereof which authorized the contract or transaction, or solely because said Officers or Directors' votes are counted for such purpose. No Director or Officer of the Association shall incur liability by reason of the fact that such Director or Officer may be interested in any such contract or transaction. Interested Directors shall disclose the general nature of their interest and may be counted in determining the presence of a quorum at a meeting of the Board which authorized the contract or transaction.

18. HUD/VA Provisions. So long as required in connection with HUD and/or VA financing of the purchase of Homes, the following provisions shall supersede other provisions herein to the contrary:

18.1. Every person or entity who is an Owner of a Home shall be entitled to membership and voting rights in the Association. Membership is appurtenant to, and inseparable from, ownership of the Home.

18.2. If the Association is dissolved, the assets of the Association shall be dedicated to a public body, or conveyed to a non-profit organization with similar purposes to the Association.

18.3. In addition to any other requirements set forth herein, Amendment of these Articles of Incorporation shall also require the approval of at least two-thirds (2/3) of the Owners.

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18.4. In addition to any other requirements set forth herein, annexation of additional property into the Baywinds Neighborhood, mergers and consolidations, mortgaging of the Common Areas, dissolution and any amendment of these Articles which materially affects the rights of Owners shall require the prior approval of HUD and/or V.A. as applicable at any time there is a Class B membership.

IN WITNESS WHEREOF, for the purpose of forming this corporation under the Laws of the State of Florida, the undersigned, being the Incorporator of this Association, has executed these Articles of Incorporation as of this 30th day of March, 2000.

WITNESSES:

CENTEX HOMES, a Nevada general partnership

By: Centex Real Estate Corporation, a Nevada corporation,
its managing general partner

Ivy M. Seitzman
Print name: Ivy M. Seitzman

DeWise M. Seitzman-Walker
Print name: DEWISE M. SEITZMAN-WALKER

By: Trent Bass
Trent Bass, Division President

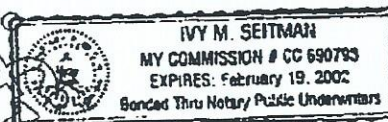
STATE OF FLORIDA

COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 30th day of March, 2000 by Trent Bass, Division President of Centex Real Estate Corporation, a Nevada corporation, managing general partner of Centex Homes, a Nevada general partnership, on behalf of the corporation, said person is personally known to me.

Ivy M. Seitzman
NOTARY PUBLIC, State of Florida
Print name: Ivy M. Seitzman
My commission expires:

(Notary Seal)



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

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

The Bridgeport at Baywinds Neighborhood Association, Inc., desiring to organize under the laws of the State of Florida, with its principal offices at 8198 Jog Road, Suite 200, Boynton Beach, Florida, 33437 has named Centex Real Estate Corporation, whose office is located at 8198 Jog Road, Suite 200, Boynton Beach, Florida, 33437, as its agent to accept service of process within the State.

ACCEPTANCE BY REGISTERED AGENT

Having been named to accept service of process for the above stated corporation, at the place designated in this Certificate, Centex Real Estate Corporation hereby accepts to act in this capacity, and agrees to comply with the provisions of said Act relative to keeping open said office.

Dated this 30th day of March, 2000.

Centex Real Estate Corporation, a Nevada corporation

By: Trent Bass
Trent Bass, Division President

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