

EXHIBIT "C"
TO
DECLARATION OF CONDOMINIUM

ARTICLES OF INCORPORATION FOR
CROSSWINDS AT RIVER BRIDGE CONDOMINIUM ASSOCIATION, INC.

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ARTICLES OF INCORPORATION
FOR
CROSSWINDS AT RIVER BRIDGE
CONDOMINIUM ASSOCIATION, INC.
A CORPORATION NOT FOR PROFIT

The undersigned Subscribers by these Articles of Incorporation associate themselves for the purpose of forming a Corporation not for profit pursuant to the laws of the State of Florida, and hereby adopt the following Articles of Incorporation:

ARTICLE I

NAME

The name of the Corporation shall be CROSSWINDS AT RIVER BRIDGE CONDOMINIUM ASSOCIATION, INC. For convenience, the Corporation shall be referred to in this instrument as the "Association", these Articles of Incorporation as the "Articles", and the By-Laws of the Association as the "By-Laws."

ARTICLE II

PURPOSE

The purpose for which the Association is organized is to provide an entity pursuant to the Florida Condominium Act (the "Act"), as it exists on the date hereof for the operation of that certain Condominium located in Palm Beach County, Florida, and known as CROSSWINDS AT RIVER BRIDGE, a Condominium (the "Condominium"), as well as additional Condominiums which may be developed on lands adjacent to the Condominium and known generally as CROSSWINDS AT RIVER BRIDGE.

ARTICLE III

DEFINITIONS

The terms used in these Articles shall have the same definitions and meanings as those set forth in the Declaration of Condominium to be recorded in the Public Records of Palm Beach County, Florida, unless herein provided to the contrary, or unless the context otherwise requires.

ARTICLE IV

POWERS

The powers of the Association shall include and be governed by the

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4.1 General. The Association shall have all of the common-law and statutory powers of a Corporation not for profit under the laws of Florida that are not in conflict with the provisions of these Articles, the Declaration, the By-Laws or the Act.

4.2 Enumeration. The Association shall have all of the powers and duties set forth in the Act and all of the powers and duties reasonably necessary to operate the Condominium pursuant to the Declaration and as more particularly described in the By-Laws, as they may be amended from time to time, including, but not limited to, the following:

- (a) To make and collect assessments and other charges against members as Unit Owners and to use the proceeds thereof in the exercise of its powers and duties.
- (b) To buy, own, operate, lease, sell, trade and mortgage both real and personal property.
- (c) To maintain, repair, replace, reconstruct, add to and operate the Condominium Property and other property acquired or leased by the Association.
- (d) To purchase insurance upon the Condominium Property and insurance for the protection of the Association, its Officers, Directors and Unit Owners.
- (e) To make and amend reasonable Rules and Regulations for maintenance, conservation and use of the Condominium Property and for the health, comfort, safety and welfare of the Unit Owners.
- (f) To approve or disapprove the leasing and ownership by Corporation of Units as may be provided by the Declaration.
- (g) To enforce by legal means the provisions of the Act, the Declaration, these Articles, the By-Laws, and the Rules and Regulations for the use of the Condominium Property, subject, however, to the limitation regarding assessing Units owned by the Developer for fees and expenses relating in any way to claims or potential claims against the Developer as set forth in the Declaration and/or By-Laws.

- (h) To contract for the management and maintenance of the Condominium Property and to authorize a Management Agent (who may be an affiliate of the Developer) to assist the Association in carrying out its powers and duties by performing such functions as the submission of proposals, collection of Assessments, preparation of records, enforcement of rules and maintenance, repair and replacement of the Common Elements with such funds as shall be made available by the Association for such purposes. The Association and its Officers shall, however, retain at all times the powers and duties granted 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.
- (i) To employ personnel to perform the services required for proper operation of the Condominium.

4.3 Condominium Property. All funds and the title to all properties acquired by the Association and their proceeds shall be held for the benefit and use of the members in accordance with the provisions of the Declaration, these Articles and the By-Laws.

4.4 Distribution of Income; Dissolution. The Association shall make no distribution of income to its members, Directors or Officers, and upon dissolution, all assets of the Association shall be transferred only to another non-profit Corporation or a public agency.

4.5 Limitation. The powers of the Association shall be subject to and shall be exercised in accordance with the provisions hereof and of the Declaration, the By-Laws and the Act.

ARTICLE V

MEMBERS

5.1 Membership. The members of the Association shall consist of all of the record title owners of Units in CROSSWINDS AT RIVER BRIDGE, a Condominium, and all record title owners of Units in additional Condominiums which may be created on lands adjacent to CROSSWINDS AT RIVER BRIDGE, a Condominium, from time to time, and after termination of the Condominium, shall also consist of those who were members at the time of such termination, and their successors and assigns.

5.2 Assignment. The share of a member in the funds and assets of the Association cannot be assigned, hypothecated or transferred in any manner except as an appurtenance to the Unit for which that share is held.

5.3 Voting. On all matters upon which the membership shall be entitled to vote, there shall be only one vote for each Residential Unit, which vote shall be exercised or cast in the manner provided by the Declaration and the By-Laws. Any person or entity owning more than (1) Residential Unit shall be entitled to one (1) vote for each Residential Unit owned.

5.4 Meetings. The By-Laws shall provide for an Annual Meeting of members, and may make provision for regular and special meetings of members other than the annual meeting.

ARTICLE VI

TERM OF EXISTENCE

The Association shall have perpetual existence.

ARTICLE VII

SUBSCRIBERS

The names and addresses of the Subscribers to these Articles of Incorporation are as follows:

<u>NAME</u>	<u>ADDRESS</u>
VINCENT J. PAPPALARDO	4440 PGA Boulevard, Suite #501. Palm Beach Gardens, FL 33410
NANCY PAPPALARDO	4440 PGA Boulevard, Suite #501 Palm Beach Gardens, FL 33410
THOMAS ZEPPELIN	4440 PGA Boulevard, Suite #501 Palm Beach Gardens, FL 33410

ARTICLE VIII

OFFICERS

The affairs of the Association shall be administered by the Officers holding the offices designated in the By-Laws. The Officers shall be elected by the Board of Directors at its first meeting following the annual meeting of the members of the Association and shall serve at the pleasure of the Board of Directors. The By-Laws may provide for the removal from office of Officers, for filling vacancies and for the duties of the Officers. The names and addresses of the Offi-

cers who shall serve until their successors are designated by the Board of Directors are as follows:

President:

VINCENT J. PAPPALARDO
4440 PGA Boulevard, Suite #501
Palm Beach Gardens, FL 33410

Vice President:

NANCY A. PAPPALARDO
4440 PGA Boulevard, Suite #501
Palm Beach Gardens, FL 33410

Secretary/Treasurer:

THOMAS ZEPPELIN
4440 PGA Boulevard, Suite #501
Palm Beach Gardens, FL 33410

ARTICLE IX

DIRECTORS

9.1 Number and Qualification. The property, business and affairs of the Association shall be managed by a Board consisting of the number of Directors determined in the manner provided by the By-Laws, but which shall not consist of less than three (3) Directors. Directors need not be members of the Association or residents of Units in the Condominium.

9.2 Duties and Powers. All of the duties and powers of the Association existing under the Act, the Declaration, these Articles and the By-Laws shall be exercised exclusively by the Board of Directors, its agents, contractors or employees, subject only to approval by Unit Owners when such approval is specifically required.

9.3 Election; Removal. Directors of the Association shall be elected at the annual meeting of the members in the manner determined by and subject to the qualifications set forth in the By-Laws. Directors may be removed and vacancies on the Board of Directors shall be filled in the manner provided by the By-Laws.

9.4 Term of Developer's Directors. The Developer of the Condominium shall appoint the members of the first Board of Directors and their replacements who shall hold office for the periods described in the By-Laws.

9.5 First Directors. The names and addresses of the members of the first Board of Directors who shall hold office until their successors are elected and have taken office, as provided in the By-Laws, are as follows:

NAME

ADDRESS

VINCENT J. PAPPALARDO

4440 PGA Boulevard, Suite #501
Palm Beach Gardens, FL 33410

NANCY PAPPALARDO

4440 PGA Boulevard, Suite #501
Palm Beach Gardens, FL 33410

THOMAS ZEPPELIN

4440 PGA Boulevard, Suite #501
Palm Beach Gardens, FL 33410

ARTICLE X

INDEMNIFICATION

10.1 Indemnity. The Association shall indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending or contemplated action, suit or proceeding, whether civil, criminal, administrative or investigative, by reason of the fact that he is or was a Director, employee, Officer or Agent of the Association, against expenses (including attorneys' fees and appellate attorneys' fees), judgment, fines and amounts paid in settlement actually and reasonably incurred by him in connection with such action, suit or proceeding, unless (1) a court of competent jurisdiction determines, after all available appeals have been exhausted or not pursued by the proposed indemnitee, that he did not act in good faith, nor in a manner he reasonably believed to be in or not opposed to the best interest of the Association, and, with respect to any criminal action or proceeding, that he had reasonable cause to believe his conduct was unlawful, and (b) such court further specifically determines that indemnification should be denied. The termination of any action, suit or proceeding by judgment, order, settlement, conviction or upon a plea of nolo contendere or its equivalent shall not, of itself, create a presumption that the person did not act in good faith and in a manner which he reasonably believed to be in or not opposed to the best interest of the Association, and, with respect to any criminal action or proceeding, had reasonable cause to believe that his conduct was unlawful.

10.2 Expenses. To the extent that a Director, Officer, employee or Agent of the Association has been successful on the merits or otherwise in defense of any action, suit or proceeding referred to in Section 10.1 above, or in defense of any claim, issue or matter therein, he shall be indemnified against expense (including attorneys' fees

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and appellate attorneys' fees) actually and reasonably incurred by him in connection therewith.

10.3 Advances. Expenses incurred in defending a civil or criminal action, suit or proceeding shall be paid by the Association in advance of the final disposition of such action, suit or proceeding upon receipt of an undertaking by or on behalf of the affected Director, Officer, employee or Agent to repay such amount unless it shall ultimately be determined that he is entitled to be indemnified by the Association as authorized in this Article X.

10.4 Miscellaneous. The indemnification provided by this Article shall not be deemed exclusive of any other rights to which those seeking indemnification may be entitled under any By-Law, agreement, vote of members or otherwise, and shall continue as to a person who has ceased to be a Director, Officer, employee or Agent and shall inure to the benefit of the heirs and personal representatives of such person.

10.5 Insurance. The Association shall have the power to purchase and maintain insurance on behalf of any person who is or was a Director, Officer, employee or Agent of the Association, or is or was serving, at the request of the Association, as a Director, Officer, employee or Agent of another corporation, partnership, joint venture, trust or other enterprise, against any liability asserted against him and incurred by him in any such capacity, or arising out of his status as such, whether or not the Association would have the power to indemnify him against such liability under the provisions of this Article.

10.6 Amendment. Anything to the contrary herein notwithstanding, the provisions of this Article X may not be amended without the prior written consent of all persons whose interest would be adversely affected by such amendment.

ARTICLE XI

BY-LAWS

The first By-Laws of the Association shall be adopted by the Board of Directors and may be altered, amended or rescinded in the manner provided in the By-Laws and the Declaration.

ARTICLE XII

AMENDMENTS

Amendments to the Articles of Incorporation shall be proposed and adopted in the following manner:

12.1 Notice. Notice of the subject matter of a proposed Amendment shall be included in the notice of any meeting at which the proposed Amendment is considered.

12.2 Adoption. A resolution for the adoption of a proposed Amendment may be proposed either by a majority of the Board of Directors or by not less than one-third (1/3) of the members of the Association. Directors and members not present in person or by proxy at the meeting considering the Amendment may express their approval in writing, providing such approval is delivered to the Secretary at or prior to the meeting. The approvals must be:

- (a) by not less than a majority of the votes of all of the members of the Association represented at a meeting at which a quorum thereof has been attained and by not less than sixty-six and two-thirds percent (66-2/3%) of the entire Board of Directors; or
- (b) after control of the Association is turned over to Unit Owners other than the Developer, by not less than eighty percent (80%) of the votes of all of the members of the Association represented at a meeting at which a quorum has been attained; or
- (c) by not less than one hundred percent (100%) of the entire Board of Directors.

12.3 Limitation. No Amendment shall make any changes in the qualifications for membership nor in the voting rights or property rights of members, nor any changes in Section 4.3, 4.4 or 4.5 of ARTICLE IV, entitled "Powers", without the approval in writing of all members and the joinder of all record owners of mortgages upon the Units. No Amendment shall be made that is in conflict with the Act, the Declaration, or the By-Laws, nor shall any Amendment make any changes which would in any way affect any of the rights, privileges, powers or options herein provided in favor of or reserved to the Developer, or an

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affiliate of the Developer, unless the Developer shall join in the execution of the Amendment. No Amendment to this Paragraph 12.3 shall be effective.

12.4 The Developer may amend these Articles consistent with the provisions of the Declaration allowing certain Amendments to be effected by the Developer alone.


12.5 Recording. A copy of each Amendment shall be filed with the Secretary of State pursuant to the provisions of applicable Florida law, and a copy certified by the Secretary of State shall be recorded in the Public Records of Palm Beach County, Florida.

ARTICLE XIII

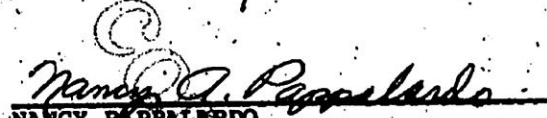
INITIAL REGISTERED OFFICE;
ADDRESS AND NAME OF REGISTERED AGENT

The initial registered office of this Corporation shall be at 4440 P.G.A. Boulevard, Suite 301, Palm Beach Gardens, Florida 33410, with the privilege of having its office and branch offices at other places within or without the State of Florida. The initial Registered Agent at that address shall be VINCENT J. PAPPALARDO.


IN WITNESS WHEREOF, the Subscribers have affixed their signatures this 14 day of Oct, 1985.



VINCENT J. PAPPALARDO



NANCY PAPPALARDO



THOMAS ZEPPELIN

STATE OF FLORIDA)
 :SS
COUNTY OF PALM BEACH)

BEFORE ME, the undersigned authority, personally appeared, VINCENT J. PAPPALARDO, NANCY PAPPALARDO and THOMAS ZEPPELIN, to me well known and known to be the persons described in and who exe-

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cuted the foregoing Article of Incorporation for CROSSWINDS AT RIVER BRIDGE CONDOMINIUM ASSOCIATION, INC. and acknowledged before me that they executed the same freely and voluntarily for the purposes therein expressed.

WITNESS my hand and official seal this 14 day of October, 1985.

Jacqueline R. Murphy
Notary Public

My Commission Expires:

Notary Public, State of Florida
My Commission Expires Oct. 30, 1987
Registered Prof. Bus. Coll. & Univ. of Fla.

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CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE
FOR THE 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:

First, that desiring to organize under the Laws of the State of Florida, with its principal office, as indicated in the foregoing Articles of Incorporation, at City of Palm Beach Gardens, County of Palm Beach, State of Florida, CROSSWINDS AT RIVER BRIDGE CONDOMINIUM ASSOCIATION, INC. has named VINCENT J. PAPPALARDO, located at 4440 PGA Boulevard, Suite #501, Palm Beach Gardens, Florida 33410, as its Statutory Registered Agent.

ACKNOWLEDGMENT

Having been named the Statutory Agent of the above-stated Corporation at the place designated in this Certificate, I hereby accept the same and agree to act in this capacity, and agree to comply with the provisions of said Florida Law relative to keeping the Registered Office open.

DATED: Oct 14, 1985



VINCENT J. PAPPALARDO,
Registered Agent

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