

**ARTICLES OF INCORPORATION  
OF  
WHISPERS AT CORDOVA HOMEOWNERS ASSOCIATION, INC.  
(A Corporation Not For Profit)**

**ARTICLE I - NAME**

This corporation shall be known as WHISPERS AT CORDOVA HOMEOWNERS ASSOCIATION, INC., hereinafter referred to as the "ASSOCIATION." The principal office of the ASSOCIATION shall be located at 2107 Airport Boulevard, Pensacola, Florida 32504, but meetings of the members and directors may be held at such places within the State of Florida, County of Escambia, as may be designated by the Board of Directors.

**ARTICLE II - REGISTERED OFFICE AND REGISTERED AGENT**

The address of the initial registered office is 2107 Airport Boulevard, Pensacola, FL 32504. The Board of Directors may from time to time change the principal office of the ASSOCIATION to any other address in the State of Florida. The name of the initial registered agent is John Barrs Connell.

**ARTICLE III - PURPOSES AND POWERS**

The purpose for which this ASSOCIATION is organized is to create an entity which can provide for maintenance and architectural control of the Subdivision and common properties and architectural control of the residential lots within that certain tract of property described as follows, to-wit:

For legal description, see Exhibit "A" attached and incorporated herein by reference which is or will be platted as Whispers at Cordova.

Together with any and all other property added to the control of the ASSOCIATION by amendment to the Declaration of Covenants, Conditions and Restrictions affecting the above-described property (it is contemplated that at least two Future Phases shall be added and brought under the control of the ASSOCIATION as provided in the Declaration of Covenants, Conditions and

Restrictions), and to promote the health, safety and welfare of the residents within the Subdivision and to:

a). Exercise all of the powers and privileges and perform all of the duties and obligations of the ASSOCIATION as set forth in that certain Declaration of Covenants, Conditions and Restrictions, hereinafter called the "Declaration," applicable to the property and recorded in the Public Records of Escambia County, Florida, as same may be amended from time to time as therein provided, said Declaration being incorporated herein as if set forth at length;

b). Fix, levy, collect, and enforce payment by any lawful means, all charges or assessments pursuant to the terms of the Declaration, to pay all expenses in connection therewith, and all office and other expenses incident to the conduct of the business of the ASSOCIATION, including all licenses, taxes or governmental charges levied or imposed against the property of the ASSOCIATION;

c). Acquire (by gift, purchase or otherwise), own, hold, improve, build upon, operate, maintain, convey, sell, lease, transfer, dedicate for public use, or otherwise dispose of real or personal property in connection with the affairs of the ASSOCIATION;

d). Borrow money and, with the assent of two-thirds (2/3) of members, mortgage, pledge, deed in trust, or hypothecate any or all of its real or personal property as security for money borrowed or debts incurred;

e). Dedicate, sell, or transfer all or any part of the Common Area to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the members; no such dedication or transfer shall be effective unless an instrument has been signed by two-thirds (2/3) of the members agreeing to such dedication, sale, or transfer;

f). Participate in mergers and consolidations with other non-profit corporations organized for the same purposes, or annex additional property and Common Area, provided that any such merger, consolidation, or annexation shall have the consent of two-thirds (2/3) of each class of members;

g). Have and exercise any and all powers, rights and privileges which a corporation not for profit organized under the Florida law may now or hereafter have or exercise by law.

**ARTICLE IV - QUALIFICATION AND MANNER OF ADMISSION OF MEMBERS**

Every person or entity who is a record owner of a Lot, either individually or jointly with others which is subject by covenants of record to assessment by the ASSOCIATION, including a contract seller, shall be a member of the ASSOCIATION. 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.

A member, unless acting in the capacity of a duly elected officer of the ASSOCIATION, does not have the authority to act for the ASSOCIATION solely by virtue of being a member.

**ARTICLE V - VOTING RIGHTS/TRANSITION OF CONTROL**

The ASSOCIATION shall have two classes of voting membership:

**Class A.** Class A members shall be all owners, with the exception of the Declarant, and shall be entitled to one (1) vote for each lot owned. When more than one (1) person or entity holds an interest in a lot, then the vote attributable to such lot shall be exercised as they determine, but in no event shall more than one (1) vote be cast with respect to any lot.

**Class B.** Class B members shall be the Declarant, as defined in the Declaration of Covenants, Conditions, and Restrictions, and shall be entitled to three (3) votes for each lot owned, as set forth in the Declaration. Class B membership shall cease and be converted to Class A membership when the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership, provided, however, that if, after conversion of the Class B membership to Class A membership a Future Phase or Phases are annexed, the Class B membership shall thereupon be reinstated with Declaration being a Class B member as to all lots owned by Declarant in the annexed phase until the then total votes outstanding in the Class A membership again equals or exceeds the then total votes outstanding in the Class B membership in that phase.

Notwithstanding the foregoing, members other than the Declarant (which excludes builders, contractors, or others who purchase a Lot for the purpose of constructing improvements thereon for resale) are entitled to elect at least a

majority of the members of Board of Directors three months after ninety percent (90%) of the Lots in the Subdivision, including all future phases, have been conveyed to members.

Declarant shall be entitled to elect at least one member to the Board of Directors as long as Declarant holds at least five percent (5%) of the Lots for sale in the ordinary course of business.

After Declarant relinquishes control of the ASSOCIATION, Declarant may continue to vote any Declarant owned lots in the same manner as any other member.

In all events, Class B membership shall cease to exist and be converted to Class A and shall not thereafter be reinstated on January 1, 2007.

#### **ARTICLE VI - TERM OF EXISTENCE**

This corporation is to exist perpetually.

#### **ARTICLE VII - INCORPORATOR**

The name and address of the Incorporator is John Barrs Connell, 2107 Airport Boulevard, Pensacola, Florida 32504.

#### **ARTICLE VIII - BOARD OF DIRECTORS**

The business affairs of this ASSOCIATION shall be managed by the Board of Directors, which shall initially consist of three (3) members. The number of Directors may be increased or decreased from time to time as provided in the Bylaws, but shall never be less than three (3).

The members of the Board of Directors need not be members of the ASSOCIATION and shall serve for a term as set forth in the Bylaws.

The President of the ASSOCIATION shall at all times be a member of the Board of Directors, and members of the Board of Directors shall be elected and hold office in accordance with the Bylaws.

The names and street addresses of the persons who are to serve as the first Board of Directors of the corporation are:

1. John Barrs Connell  
2107 Airport Boulevard  
Pensacola, Florida 32504
2. Joe Campus  
2107 Airport Boulevard  
Pensacola, Florida 32504
3. Ann Hall  
2107 Airport Boulevard  
Pensacola, Florida 32504

#### **ARTICLE IX - OFFICERS**

The officers of this ASSOCIATION shall be a President, who shall at all times be a member of the Board of Directors, a Vice President and Secretary/Treasurer, and such other officers as the Board of Directors may from time to time create.

The names and addresses of the persons who are to serve as officers of this ASSOCIATION until the first election are:

President:	John Barrs Connell 2107 Airport Boulevard Pensacola, Florida 32504
Vice President:	Joe Campus 2107 Airport Boulevard Pensacola, Florida 32504
Secretary/Treasurer:	Ann Hall 2107 Airport Boulevard Pensacola, Florida 32504

The officers shall be selected at the annual meeting of the Board of Directors as provided in the Bylaws and each shall hold office until he shall sooner resign or shall be removed or otherwise disqualified to serve. Officers shall serve at the pleasure of the Directors.

### **ARTICLE X - DISSOLUTION**

The ASSOCIATION may be dissolved with the assent given in writing and signed by not less than three-fourths (3/4) of the members. Upon dissolution of the ASSOCIATION, other than incident to a merger or consolidation, the assets of the ASSOCIATION shall be dedicated to an appropriate public agency to be used for purposes similar to those for which this ASSOCIATION was created. In the event that acceptance of such dedication is refused, the assets shall be granted, conveyed and assigned to any non-profit corporation, association, trust or other organization to be devoted to such similar purposes.

### **ARTICLE XI - AMENDMENTS**

These Articles of Incorporation may be amended by a two-thirds (2/3) vote of the total members at a special meeting of the membership called for that purpose.

Amendments may also be made at a regular meeting of the membership by a two-thirds (2/3) vote of the total members upon notice given, as provided by the Bylaws, of intention to submit such amendments. However, no amendment shall be effective without the written consent of the Developer until after six (6) years from date of filing these Articles of Incorporation with the Secretary of State, State of Florida.

### **ARTICLE XII - DEFINITIONS**

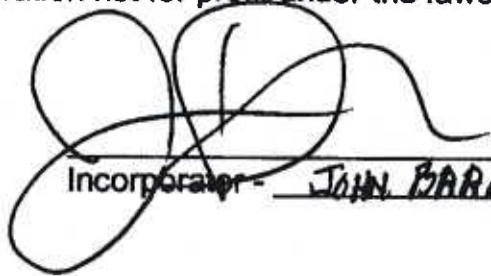
The terms used herein shall have the same definition as set forth in the Declaration of Covenants, Conditions and Restrictions and the Bylaws.

### **ARTICLE XIII - FHAVA APPROVAL**

As long as there is a Class B membership, the following actions will require the prior approval of the Federal Housing Administration and/or the Veterans Administration: Annexation of additional properties, (Subject to provisions of Article VIII, Section 6 of the Declaration), mergers and consolidations, mortgaging of

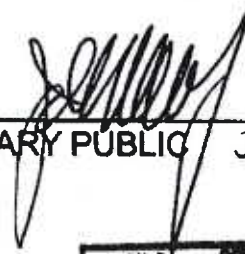
common area, dedication of common area, and dissolution and amendment of these Articles.

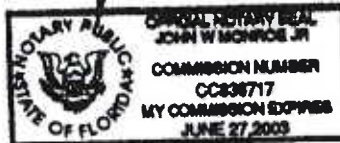
IN WITNESS WHEREOF, I, the undersigned subscribing incorporator, have hereunto set my hand and seal this 13<sup>th</sup> day of December, 2001, for the purpose of forming this corporation not for profit under the laws of the State of Florida.

  
Incorporator - JOHN BARRS CONNELL

STATE OF FLORIDA  
COUNTY OF ESCAMBIA

The foregoing was acknowledged before me this 13<sup>th</sup> day of December, 2001, by JOHN BARRS CONNELL, who is personally known to me.

  
NOTARY PUBLIC John W. Monroe, Jr.



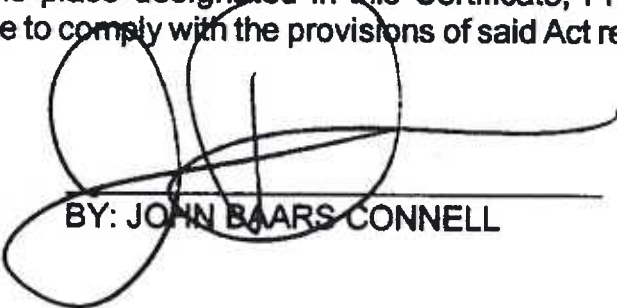
**RESIDENT AGENT'S CERTIFICATE**

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

WHISPERS AT CORDOVA HOMEOWNERS ASSOCIATION, INC., a Florida 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 Pensacola, Escambia County, Florida, has named John Baars Connell, whose address is 2107 Airport Boulevard, Pensacola, FL 32504, as its agent to accept service of process within this State.

**Acknowledgment and Acceptance**

Having been named to accept service of process for the above stated corporation (or Association) at the place designated in this Certificate, I hereby accept such designation and agree to comply with the provisions of said Act relative to keeping open said office.

  
BY: JOHN BAARS CONNELL



**EXHIBIT "A" TO ARTICLES OF INCORPORATION  
OF WHISPERS AT CORDOVA HOMEOWNERS ASSOCIATION, INC.**

**LEGAL DESCRIPTION:**

A portion of Sections 33 and 30, Township 1 South, Range 30 West, Escambia County, Florida more particularly described as follows:

Commence at Point "A" according to Cordova Collections as recorded in Plat Book 14 at page 60 of the public records of said County; thence North 68 degrees 34'53" West along the southwesterly line of Lot 1, Cordova Collections for a distance of 153 feet, more or less, to the approximate shoreline of Carpenter's Creek for the point of beginning.

Thence South 68 degrees 34'53" East along line last traversed for a distance of 153 feet, more or less, to said Point "A"; thence North 56 degrees 06'00" East along the southeasterly line of said Lot 1 for a distance of 461.74 feet; thence South 02 degrees 57'53" West for a distance of 304.78 feet; thence South 53 degrees 54'00" East for a distance of 90.10 feet; thence North 56 degrees 06'00" East for a distance of 152.93 feet; thence South 53 degrees 54'00" East for a distance of 259.38 feet; thence South 21 degrees 25'00" West for a distance of 162.92 feet; thence North 68 degrees 33'00" West for a distance of 49.21 feet; thence South 21 degrees 25'00" West for a distance of 219.24 feet; thence South 16 degrees 36'34" West for a distance of 56.18 feet; thence South 73 degrees 49'18" East for a distance of 137.67 feet; thence South 54 degrees 28'36" East for a distance of 68.90 feet; thence South 07 degrees 40'32" East for a distance of 209.92 feet; thence South 53 degrees 58'33" East for a distance of 259.92 feet; thence South 62 degrees 07'41" East for a distance of 60.44 feet to the northwesterly line of Cordova Terrace as recorded in Plat Book 10 at page 36 of the public records of said County; thence South 31 degrees 01'30" West along said northwesterly line for a distance of 268.20 feet to the southwesterly line of said Cordova Terrace; thence South 61 degrees 48'31" East (this and the next two courses are along said southwesterly and southeasterly lines) for a distance of 167.05 feet; thence North 28 degrees 11'30" East for a distance of 10.00 feet; thence South 61 degrees 48'30" East for a distance of 109.84 feet to the northwesterly right of way line of Twelfth Avenue (100' R/W); thence South 30 degrees 53'23" West along said northwesterly line for a distance of 290.26 feet; thence North 61 degrees 59'01" West for a distance of 130.15 feet; thence North 30 degrees 50'59" East for a distance of 100.48 feet; thence North 61 degrees 52'21" West for a distance of 620.53 feet; thence North 26 degrees 05'26" West for a distance of 357.12 feet; thence North 02 degrees 04'19" West for a distance of 73.56 feet; thence North 07 degrees 50'46" East for a distance of 200.05 feet to the point of curvature of a circular curve concave to the east, having a radius of 832.36 feet and delta angle of 13 degrees 30'00"; thence Northeasterly along the arc of said curve for an arc distance of 196.12 feet (chord distance of 195.67 feet and chord bearing of North 14 degrees 35'46" East) to the point of tangency; thence North 21 degrees 20'46" East for a distance of 91.11 feet; thence North 68 degrees 36'12" West for a distance of 199.85 feet; thence South 21 degrees 18'15" West for a distance of 20.00 feet to the northeast right of way of Ellison Drive (66' R/W); thence North 68 degrees 24'33" West along said northeast right of way line for a distance of 66.00 feet to the northwesterly right of way line of said Ellison Drive; thence South 21 degrees 18'15" West along said northwesterly right of way line for a distance of 59.21 feet; thence North 68 degrees 32'41" West for a distance of 200 feet, more or less, to said approximate shoreline; thence Northerly meandering along said shoreline for a distance of 320 feet, more or less, to the point of beginning.

All lying and being in Sections 33 and 30, Township 1 South, Range 30 West, Escambia County, Florida.