EXHIBIT "E"

ARTICLES OF INCORPORATION

HALF MOON BAY BY K. HOVNANIAN CONDOMINIUM ASSOCIATION, INC., A Florida Corporation Not-for-Profit

The undersigned incorporator, for the purpose of forming a corporation not-for-profit pursuant to the laws of the State of Florida, Florida Statutes, Chapter 617, hereby adopts the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation is HALF MOON BAY BY K. HOVNANIAN CONDOMINIUM ASSOCIATION, INC., a Florida corporation not-for-profit, hereinafter referred to as the "ASSOCIATION".

ARTICLE II PURPOSE

The purposes for which the ${\tt ASSOCIATION}$ is organized are as follows:

- 1. To operate as a corporation not-for-profit pursuant to Chapter 617 of the Florida Statutes.
- 2. To operate HALF MOON BAY, A CONDOMINIUM pursuant to the Florida CONDOMINIUM ACT, as and when the Declaration of Condominium of Half Moon Bay, a Condominium is recorded in the public records in the county in which the Condominium is located with these Articles attached as an exhibit thereto.
- 3. To promote the health, safety, welfare, comfort, and social and economic benefit of the members of the ASSOCATION.

ARTICLE III DEFINITIONS

The terms used in these ARTICLES and the BYLAWS shall have the same definitions and meanings as those set forth in the Declaration of Condominium of Half Moon Bay, a Condominium and in the CONDOMINIUM ACT, unless herein provided to the contrary, or unless the context otherwise requires.

ARTICLE IV POWERS AND DUTIES

The ASSOCIATION shall have the following powers and duties.

- 1. All of the common law and statutory powers of a corporation not-for-profit under the laws of the State of Florida, and the statutory powers set forth in the CONDOMINIUM ACT.
- 2. To administer, enforce, carry out and perform all of the acts, functions, rights and duties provided in, or contemplated by, the DECLARATION, either expressed or implied, and to take any necessary or appropriate to operate the CONDOMINIUM pursuant to the DECLARATION, including but not limited to, the following:
- a. To own, purchase, sell, mortgage, encumber, lease, administer, manage, operate, maintain, improve, repair and/or replace real and personal property.
- b. To make and collect ASSESSMENTS against members of the ASSOCIATION to defray the costs, expenses and losses incurred or to be incurred by the ASSOCIATION, and to use the proceeds thereof in the exercise of the ASSOCIATION'S powers and duties.
- 3. To maintain, repair, replace, reconstruct, add to, and operate the CONDOMINIUM, and other property acquired or leased by the ASSOCIATION for use by its members.

- 4. To purchase insurance upon the CONDOMINIUM and insurance for the protection of the ASSOCIATION, its directors, officers and members, and such other parties as the ASSOCIATION may determine.
- To make and amend reasonable rules and regulations for the use, maintenance, and appearance of, the UNITS and the use of the COMMON ELEMENTS and the ASSOCIATION PROPERTY, and for the health, comfort, safety, welfare, and benefit of the ASSOCIATION'S
- 6. To enforce by legal means the provisions of the CONDOMINIUM ACT, the DECLARATION, these ARTICLES, the BYLAWS, and the Rules and Regulations of the ASSOCIATION.
- To contract for the management and maintenance of the CONDOMINIUM and to authorize a management agent or company (which CONDOMINIUM and to authorize a management agent or company (which may be the DEVELOPER or an affiliate of the DEVELOPER) to assist the ASSOCIATION in carrying out its powers and duties by collection of ASSESSMENTS and other monies owed to the submission of proposals, ASSOCIATION, preparation of records, enforcement of rules, and maintenance, repair and replacement of the COMMON ELEMENTS with funds as shall be made available by the ASSOCIATION for such delegated to it by the ASSOCIATION, which powers and rights vested in the ASSOCIATION by virtue of the DECLARATION, these ARTICLES, the BYLAWS and the CONDOMINIUM ACT, including, but not execution of contracts on behalf of the ASSOCIATION.
- employ obligations, services and duties required of or to be performed by the ASSOCIATION and for the proper operation of the CONDOMINIUM and/or to contract with others, for the performance of such obligations, services and/or duties. personnel

ARTICLE V MEMBERS

- The members of the ASSOCIATION shall consist of all of 1. The members of the ASSOCIATION shall consist of all of the record owners of UNITS. Membership shall be established as to each UNIT upon the recording of the DECIARATION. Upon the transfer of ownership of fee title to, or fee interest in, a UNIT, whether by conveyance, devise, judicial decree, foreclosure, or the county in which the CONDOMINIUM is located of the deed or other instrument establishing the acquisition and designating the UNIT affected thereby. the new UNIT OWNER designated in such deed UNIT affected thereby, the new UNIT OWNER designated in such deed or other instrument shall thereupon become a member of the ASSOCIATION, and the membership of the prior UNIT OWNER as to the UNIT designated shall be terminated, provided, however, that the ASSOCIATION shall not have the responsibility or obligation of recognizing any such change in membership until it has been delivered a true copy of the applicable deed or other instrument, or is otherwise informed of the transfer of ownership of the UNIT. Prior to the recording of the DECLARATION, the incorporator shall be the sole member of the ASSOCIATION.
- The share of each member in the funds and assets of the ASSOCIATION, and COMMON ELEMENTS and the COMMON SURPLUS, and any membership in this ASSOCIATION, cannot be assigned, hypothecated or transferred in any manner except as an appurtenance to the UNIT for which that membership is established.
- 3. On all matters upon which the membership shall be entitled to vote, there shall be only one vote for each UNIT. In the event any UNIT is owned by more than one person and/or by an entity, the vote for such UNIT shall be cast in the manner provided by the BYLAWS. Any person or entity owning more than one unit shall be entitled to one vote for each UNIT cycled. UNIT shall be entitled to one vote for each UNIT owned.

4. The BYLAWS shall provide for an annual meeting of the members of the ASSOCIATION and shall make provision for special meetings.

ARTICLE VI INCORPORATOR

The name and address of the incorporator is: K. HOVNANIAN AT HALF MOON BAY, INC., a Florida corporation, 1800 South Australian Avenue, Suite 400, West Palm Beach, Florida 33409.

ARTICLE VII

INITIAL REGISTERED OFFICE ADDRESS AND NAME OF REGISTERED AGENT

The address of the initial registered office of the ASSOCIATION is 1800 South Australian Avenue, Suite 400, West Palm Beach, Florida 33409. The initial registered agent of the ASSOCIATION at that address is K. HOVNANIAN AT HALF MOON BAY, INC., a Florida corporation.

ARTICLE VIII DIRECTORS

- 1. The property, business and affairs of the ASSOCIATION shall be managed by a BOARD which shall consist of not less than three (3) directors, and which shall always be an odd number. The BYLAWS may provide for a method of determining the number of directors from time to time. In the absence of a determination as to the number of directors, the BOARD shall consist of three (3) directors. Except for directors appointed by the DEVELOPER, and except to the extent required in order to elect a full BOARD due to the unwillingness of the UNIT OWNERS to serve on the BOARD, directors are required to be UNIT OWNERS or residents of a UNIT.
- 2. All of the duties and powers of the ASSOCIATION existing under the CONDOMINIUM ACT, the DECLARATION, these ARTICLES and the BYLAWS shall be exercised exclusively by the BOARD, its agents, contractors or employees, subject to approval by the members only when specifically required.
- 3. Initially the DEVELOPER shall have the right to appoint all of the directors. When members other than the DEVELOPER own fifteen (15%) percent or more of the UNITS that will be operated ultimately by the ASSOCIATION, the members other than the DEVELOPER shall be entitled to elect not less than one-third (1/3) of the directors. Members other than the DEVELOPER shall be entitled to elect not less than a majority of the directors upon the earlier of the following:
- a. Three (3) years after fifty (50%) percent of the UNITS that will be operated ultimately by the ASSOCIATION have been conveyed to purchasers;
- b. Three (3) months after ninety (90%) percent of the UNITS that will be operated ultimately by the ASSOCIATION have been conveyed to purchasers;
- c. When all of the UNITS that will be operated ultimately by the ASSOCIATION have been completed, some of them have been conveyed to purchasers, and none of the others are being offered for sale by the DEVELOPER in the ordinary course of business;
- d. When some of the UNITS have been conveyed to purchasers and none of the others are being constructed or offered for sale by the DEVELOPER in the ordinary course of business; or
- e. Seven (7) years after the first UNIT in the CONDOMINIMUM is conveyed by the DEVELOPER.

HMB/CONDO/3:3

The DEVELOPER is entitled to elect at least one director as long as the DEVELOPER holds for sale in the ordinary course of business at least five (5%) percent of the UNITS that will be operated ultimately by the ASSOCIATION. Thereafter all of the directors shall be elected by the members in the manner determined by the BYLAWS.

Notwithstanding the foregoing, the DEVELOPER may waive its right to elect one or more directors which it is entitled to elect, by written notice to the ASSOCIATION, and thereafter such directors shall be elected by the members.

- 4. Within sixty (60) days after the members other than the DEVELOPER are entitled to elect one or more directors, the ASSOCIATION shall call, and give not less than thirty (30) days or more than forty (40) days notice of, a meeting of members to elect the directors which the members are then entitled to elect. The meeting may be called and the notice given by any UNIT OWNER if the ASSOCIATION fails to do so. Thereafter, the directors which the members are entitled to elect shall be elected at the annual meeting of the members.
- 5. Directors may be removed and vacancies on the BOARD shall be filled in the manner provided by the BYLAWS, however any director appointed by the DEVELOPER may only be removed by the DEVELOPER, and any vacancy on the BOARD shall be appointed by the DEVELOPER if, at the time such vacancy is to be filled, the number of directors appointed by the DEVELOPER is less than the maximum number of directors which may, at that time, be appointed by the DEVELOPER as set forth above.
- 6. The names and addresses of the initial directors, who shall hold office until their successors are appointed or elected, are as follows:

RALPH HINTZ
1800 S. Australian Ave., Ste. 400, W. Palm Bch, Fl. 33409
RALPH BRINK
1800 S. Australian Ave., Ste. 400, W. Palm Bch, Fl. 33409
RANDY CALLIS
1800 S. Australian Ave., Ste. 400, W. Palm Bch, Fl. 33409

ARTICLE IX OFFICERS

The officers of the ASSOCIATION shall be a president, vice-president, secretary, treasurer and such other officers as officers shall serve at the pleasure of the BOARD, and the BYLAWS may provide for the removal from office of officers, for filling vacancies, and for the duties of the officers. The names of the officers who shall serve until their successors are designated by the BOARD are as follows:

PRESIDENT.....RALPH HINTZ

VICE PRESIDENT.....RANDY CALLIS

VICE PRESIDENT/SECRETARY/TREASURER.....RALPH BRINK

ARTICLE X INDEMNIFICATION

1. 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 (other than an action by or in the right of the ASSOCIATION) 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), judgments, fines and amounts paid in

settlement actually and reasonably incurred by him in connection with the action, suit or proceeding if he acted in good faith and in a manner he reasonably believed to be, or not opposed to, the best interest of the ASSOCIATION, and with respect to any criminal action or proceeding, if he had no reasonable cause to believe his made in respect to any claim, issue or matter as to which such person shall have been adjudged to be liable for gross negligence or willful misfeasance or malfeasance in the performance of his court in which the action or suit was brought shall determine, in view of all the circumstances of the case, such person is which the court shall deem proper. The termination of any action, upon application, that despite the adjudication of his court fairly and reasonably entitled to indemnity for such expenses suit or proceeding by judgment, order, settlement, conviction, or and 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, respect to any criminal action or proceeding, that he had no reasonable cause to believe that his conduct was unlawful.

- 2. 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 Paragraph 1 above, or in defense of any claim, issue or matter therein, he shall be indemnified against expenses (including attorneys' fees and appellate attorneys' fees) actually and reasonably incurred by him in connection therewith.
- 3. Any indemnification under Paragraph 1 above (unless ordered by a court) shall be made by the ASSOCIATION only as authorized in the specific case upon a determination that proper under the circumstances because he has met the applicable determination shall be made (a) by the BOARD by a majority vote of a quorum consisting of directors who were not parties to such a continuous consisting of directors who were not parties to such action, suit or proceeding, or (b) if such quorum is not directors so directs, by independent legal counsel in written opinion, or (c) by approval of the members.
- 4. Expenses incurred in defending a civil or criminal action, suit or proceeding may be paid by the ASSOCIATION in advance of the final disposition of such action, suit or proceeding as authorized by the BOARD in the specific case upon officer, employee or agent to repay such amount unless it shall the ASSOCIATION as authorized herein.
- 5. The indemnification provided herein shall not be deemed exclusive of any other rights to which those seeking indemnification may be entitled under the laws of the State of Florida, any BYLAW, agreement, vote of members or otherwise; and as to action taken in an official capacity while holding office, officer, employee, or agent and shall inure to the benefit of the heirs, executors and administrators of such a person.
- 6. 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 officer, employee or agent of the ASSOCIATION as a director, joint venture, trust or agent of another corportion, partnership, asserted against him and incurred by him in any such capacity, as would have the power to indemnify him against such liability under the provisions of this ARTICLE.

ARTICLE XI BYLAWS

The first BYLAWS shall be adopted by the BOARD and may be seed, amended or rescinded in the manner provided by the altered, BYLAWS.

ARTICLE XII AMENDMENT'S

Amendments to these ARTICLES shall be proposed and adopted in the following manner:

- 1. A majority of the BOARD shall adopt a resolution setting forth the proposed amendment and directing that it be submitted to a vote at a meeting of the members, which may be the annual or a
- 2. Written notice setting forth the proposed amendment or a summary of the changes to be effected thereby shall be given to each member entitled to vote thereon within the time and in the manner provided in the BYLAWS for the giving of notice of meeting of members. If the meeting is an annual meeting, the proposed amendment or such summary may be included in the notice of such annual meeting.
- 3. At such meeting, a vote of the members entitled to vote thereon shall be taken on the proposed amendment. The proposed amendment shall be taken on the proposed amendment. The proposed amajority of the votes of the entire membership of the ASSOCIATION.
- 4. Any number of amendments may be submitted to the members and voted upon by them at any one meeting.
- 5. If all of the directors and all of the members eligible to vote sign a written statement manifesting their intention that an amendment to these ARTICLES be adopted, then the amendment shall thereby be adopted as though the above requirements had been
- 6. No amendment shall make any changes in the qualifications for membership nor in the voting rights or property rights of members without approval by all of the members and the amendment shall be made that is in conflict with the CONDOMINIUM amendment shall be made without the written joinder of the DECLARATION. So long as DEVELOPER owns any UNIT, no DEVELOPER.
- 7. No amendment to these ARTICLES shall be made which discriminates against any UNIT OWNER(S), or affects less than all of the UNIT OWNERS so discriminated against or affected.
- 8. Upon the approval of an amendment to these ARTICLES, articles of amendment shall be executed and delivered to the Department of State as provided by law, and a copy certified by the Department of State shall be recorded in the public records of the county in which the CONDOMINIUM is located.

ARTICLE XIII MULTIPLE CONDOMINIUMS

Notwithstanding anything contained herein to the contrary, the ASSOCIATION shall be authorized to operate any condominium in addition to HALF MOON BAY, A CONDOMINIUM which is developed within the property described in Exhibit "C" of the Declaration of Condominium of Half Moon Bay, a condominium to which these ARTICLES are to be attached as an exhibit thereto. Any such condominium shall be operated by the ASSOCIATION if the declaration of condominium of such condominium provides the ASSOCIATION will operate the condominium, if such condominium is

created by DEVELOPER or any assignee of DEVELOPER. This ASSOCIATION may, but will not be required to, operate any other ASSOCIATION may, but will not be required to, operate any other condominium within the property described in Exhibit "C" of the Declaration of Condominium of Half Moon Bay, a condominium created by any person or entity other than DEVELOPER, or its assigns, such other condominium and in the declaration of condominium of the ASSOCATION operates any condominium in addition to HALF MOON BAY, A CONDOMINIUM, then the following provisions shall apply:

- Definitions. The following definitions shall apply.
- A. "CONDOMINIUM" shall mean and refer to HALF MOON A CONDOMINIUM, and any other condominium which the ASSOCIATION operates.
- B. "DECLARATION" shall mean and refer to Declaration of Condominium of Half Moon Bay, a Condominium, any other declaration of condominium operated by the ASSOCIATION, and any amendments to such declaration.
- "UNIT" shall mean and refer to a CONDOMINIUM UNIT within any CONDOMINIUM operated by the ASSOCIATION.
- D. "UNIT OWNER' shall mean the record owner of a UNIT within any CONDOMINIUM operated by the ASSOCIATION.
- E. Any other defined term in these ARTICLES or in the BYLAWS shall be adjusted and modified where applicable to refer to all of the CONDOMINIUMS operated by the ASSOCIATION.
- The BYLAWS may divide membership in the ASSOCIATION into classes or otherwise establish such that matters relating to only one CONDOMINIUM will be voted upon only by the members who own UNITS in that CONDOMINIUM, and matters relating to the ASSOCIATION will be voted upon by all of the members.
- 3. The BYLAWS may provide a means by which the directors will be divided among the various CONDOMINIUMS operated by the
- No amendment to these ARTICLES discriminates against or affects the UNIT OWNERS in less than all of the CONDOMINIUMS operated by the ASSOCIATION without the approval of a majority of the UNIT OWNERS within the CONDOMINIUM(S) so discriminated against or affected.

Notwithstanding anything contained herein to the contrary, until such time as all of the property described in Exhibit "C" of the Declaration of Condominium of Half Moon Bay, a Condominium is developed as part of such condominium, or as one or more additional condominiums, no amendment to this Article XIII shall be made without the prior written consents of DEVELOPER and the owner of any portion of the property described in said Exhibit "C" which is not submitted as part of a condominium.

WHEREFORE, the Incorporator, and the Initial Registered Agent, have executed these ARTICLES on this _____day of ______/

a Florida	corporation	I, ING.,
By:	ts	

K. HOVNANIAN AT HALF MOON BAY, INC.,

STATE OF FLORIDA)
COUNTY OF PALM BEACH)

The foregoing instrument was acknowledged before me this day of 19, by
K. HOVNANIAN AT HALF MOON BAY, INC., a Florida corporation as Incorporator, and as Registered Agent.

NOTARY PUBLIC STATE OF FLORIDA AT LARGE

My Commission Expires:

(Notary Seal)

EXHIBIT A of Amendment No. 5



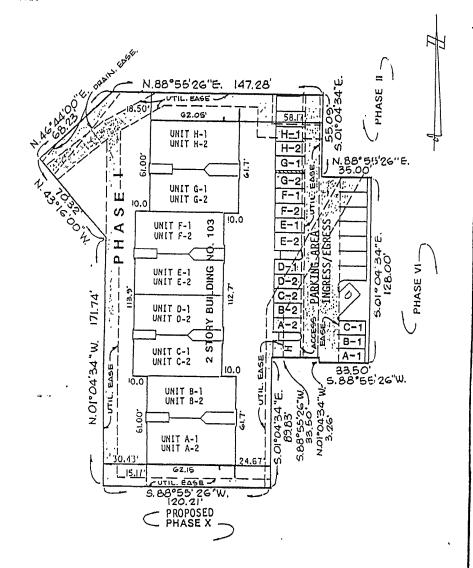
A CONDOMINIUM

SEE SHEET 4 FOR DETAILED EXTERIOR BUILDING DIMENSIONS

TYPICAL PARKING ASSIGNMENTS SHOWN THUS: A-1 H REPRESENTS HANDICAPPED PARKING

LEGAL DESCRIPTION

Condominium Tract 3, HALF MOON BAY, as recorded in Plat Book G4 , Page 32-35 , Public Records of Palm Beach County, Florida.



PHASE I. SITE PLA (407) 646-7100

FAX (407) 640-7129

ADAIR & BRADY, INC.
CONSULTING EHIGHEERS . LAND SUNVEYORS . PLANNERS
HIS Seath Compute Active, West Palm Beach, Floriday 32405
[stephone; [40]] 116-1221

W.O. 88052-C

LARRY M. MESCHES, P.A.

EXHIBIT A TO AMENDMENT NO. 3 TO THE DECLARATION OF CONDOMINIUM OF



A CONDOMINIUM

LEGAL DESCRIPTION

Condominium Tract 7, HALF MOON BAY, as recorded in Plat Book 64, Pages 32.35, Public Records of Palm Beach County,

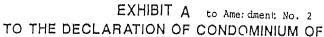
TYPICAL PARKING ASSIGNMENTS SHOWN THUS: A-1
H REPRESENTS HANDICAPPEP

Florida. PARKING PHASE III SEE SHEET 4 FOR DETAILED EXTERIOR BUILDING DIMENSIONS 3.50' SEE PHASE III 69.23' ASSIGNMENTS 04.34"W. 106.47' N.88°55'26"E ď N 88°55'26"E. 20.0 # Ġ 24.7 กับ เก N.OI°04'34"W. 833' UNIT A-1 UNIT A-2 UNIT A-3 100 A-3 UTIL. EASE 5.01.04 8-3 UNIT 8-1 UNIT 8-2 C-8 TINU B-2 C-1 TINU C-2 TINU C-3 TINU 01°04'34"W. - 51.66" B-1 C-3 C-1/20 HALL NA н N.88" 55'26"E. D-1 ₽<u>0-3</u> C-2-1 UNIT 0-1 BUILDING SD-2 Ш UNIT D-2 E/1 UNIT 0-3 E-2 S 43.83'. (5.88°55'26'W. UNIT E-2 4 UNIT E-3 UNIT F-1 UNIT F-2 UNIT F-3 н S CONC. WALKS TYP. 154. F-3 ო F-2 UNIT G-1 G-1 UNIT G-2 01°04'34"E. UNIT G-3 G-2 N.88 55 26 E. G-3 58.2 UNIT H-1 UNIT H-2 PHASE VII PROPOSED H-3 N.88°55'26'E. - 22.50' 106.24 PARKING AREA 25 INGRESS/EGRESS EASE 70.60 Sa 0434 E 6.89°22'21"W. 169.29

PHASE VIII SITE PLAN IMPROVEMENTS SHOWN HEREON ARE EXISTING



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A CONDOMINIUM

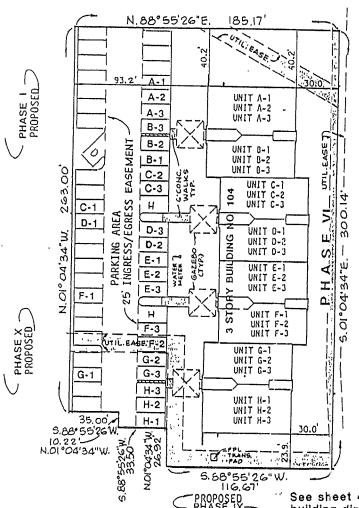
Parking assignments are shown thus: A-1

- H represents handicapped parking
- D represents dumpster location

LEGAL DESCRIPTION

Condominium Tract 4, HALF MOON BAY, as recorded in Plat Book 64, Pages 32.35, Public Records of Palm Beach County, Florida.

PHASE II ~

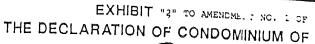


See sheet 4 for exterior building dimensions and details of building exterior.

PHASE VI SITE PLAN IMPROVEMENTS SHOWN HEREON ARE EXISTING

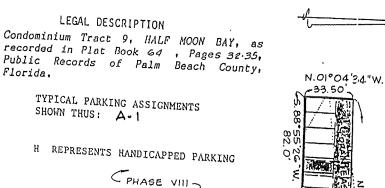


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A CONDOMINIUM



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PHASE IV SITE PLAN IMPROVEMENTS SHOWN HEREON ARE EXISTING

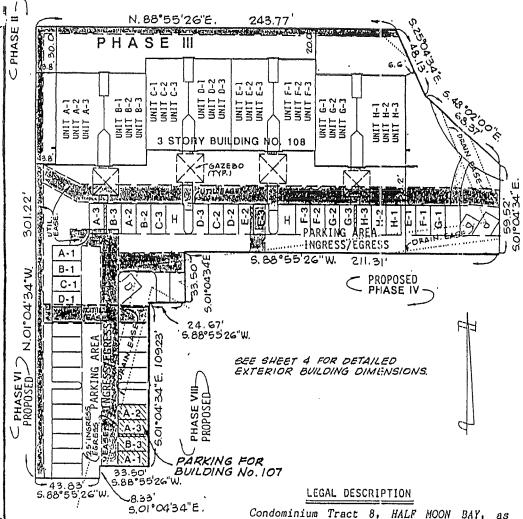


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EXHIBIT "1" TO AMENDMEN'A NO. 1 OF THE DECLARATION OF CONDOMINIUM OF



A CONDOMINIUM PHASE III



Condominium Tract 8, HALF MOON BAY, as recorded in Plat Book 64 , Pages 32.35, Public Records of Palm Beach County, Florida.

TYPICAL PARKING ASSIGNMENTS SHOWN THUS: A-1

- D REPRESENTS DUMPSTER LOCATION
- H REPRESENTS HANDICAPPED PARKING

PHASE III SITE PLAN IMPROVEMENTS SHOWN HEREON ARE EXISTING



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	Dr. am	Ck.		F.B.		sheet	3	of	7	

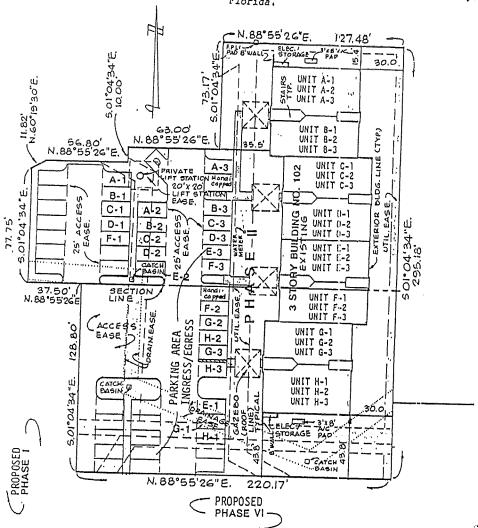
EXHIBIT A TO THE DECLARATION OF CONDOMINIUM OF



Typical Parking Assignments Shown thus: A-1

LEGAL DESCRIPTION

Condominium Tract 2, HALF MOON BAY, as recorded in Plat Book 64, Pages 32.35, Public Records of Palm Beach County, Florida.



See sheet 4 for detailed exterior building dimensions

PHASE II SITE PLAN
IMPROVEMENTS SHOWN HEREON ARE EXISTING



	W.O.	880			Rev. Final measurements.cu!89
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- 1	Dr. am	Ck.		F.B.	sheet 3 of 7