

STATE OF NORTH CAROLINA



Department of The
Secretary of State

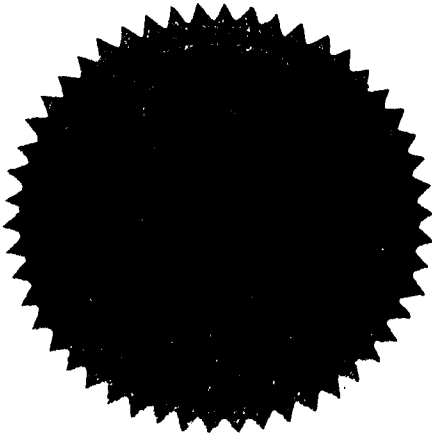
To all whom these presents shall come, Greetings:

I, **ELAINE F. MARSHALL**, *Secretary of State of the State of North Carolina*, do hereby certify the following and hereto attached to be a true copy of

ARTICLES OF INCORPORATION
OF
ST. ANDREWS AT OAK VALLEY ASSOCIATION, INC.

the original of which was filed in this office on the 23rd day of
December, 1998.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal at the City of Raleigh, this 23rd day of December, 1998.



Elaine F. Marshall

Secretary of State

State of North Carolina
Department of the Secretary of State

983579102

ARTICLES OF INCORPORATION
NONPROFIT CORPORATION

1-0779877
FILED
4.14
DEC 23 1998

EFFECTIVE
ELAINE F. MARSHALL
SECRETARY OF STATE
NORTH CAROLINA

Pursuant to Section 55A-2-02 of the General Statutes of North Carolina, the undersigned corporation does hereby submit these Articles of Incorporation for the purpose of forming a nonprofit corporation.

1. The name of the corporation is: ST. ANDREWS AT OAK VALLEY ASSOCIATION, INC.

2. (Check only if applicable.) The corporation is a charitable or religious corporation as defined in N.C.G.S. Section 55A-1-40(4).

3. The street address and county of the initial registered office of the corporation is:

Number and Street 2110 Cloverdale Avenue, Suite 2C

City, State, Zip Code Winston-Salem, NC 27103 County Forsyth

4. The mailing address *if different from the street address* of the initial registered office is:

5. The name of the initial registered agent is:

John N. Davis, III

6. The name and address of each incorporator is as follows:

Brant H. Godfrey, Attorney At Law
2631 Reynolda Road
Winston-Salem, NC 27106

7. (Check either a or b below.)

a. The corporation will have members.

b. The corporation will not have members.

8. Attached are provisions regarding the distribution of the corporation's assets upon its dissolution.

9. Any other provisions which the corporation elects to include are attached.

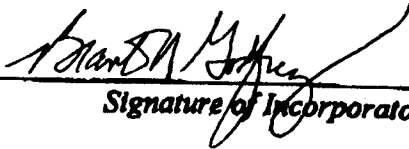
10. The street address and county of the principal office of the corporation is:

2110 Cloverdale Avenue, Suite 2C, Winston-Salem, NC 27103 County Forsyth

11. The mailing address *if different from the street address* of the principal office is:

12. These articles will be effective upon filing, unless a later time and/or date is specified: _____

This is the 21st day of December, 1998.



Signature of Incorporator

Brant H. Godfrey, Incorporator

Type or print Incorporator's name and title, if any

NOTES:

1. Filing fee is \$50. This document and one exact or conformed copy of these articles must be filed with the Secretary of State. (Revised July 1994)

CORPORATIONS DIVISION

300 N. SALISBURY STREET

RALEIGH, NC 27603-5909

528(c)(1) SUPPLEMENTAL STATEMENT

Said corporation hereby elects to be treated as a tax-exempt homeowners association as defined under section 528(c)(1) of the Internal Revenue Code of 1986 (or the corresponding provision of any future United States Internal Revenue Law) and is organized and operated to provide for the acquisition, construction, management, maintenance, and care of association property.

No part of the net earnings of this corporation inures (other than by acquiring, constructing, or providing management, maintenance, and care of association property, and other than by a rebate of excess membership dues, fees, or assessments) to the benefit of any private shareholder or individual.

The corporation may be dissolved with the assent given in writing and signed by not less than two-thirds of the members. Upon dissolution of the corporation, other than incident to a merger or consolidation, the assets of the corporation shall, after paying or making provision for the payment of all of the liabilities of the corporation, be dedicated to an appropriate public agency to be used for purposes similar to those for which this corporation was created. In the event that such dedication is refused acceptance, such assets shall be granted, conveyed and assigned to any nonprofit corporation, association, trust or other organization to be devoted to such similar purposes.