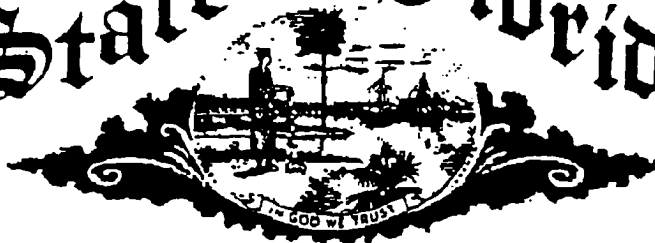


EXHIBIT "B"

State of Florida



Department of State

I certify from the records of this office that RIVER PLANTATION HOMEOWNERS' ASSOCIATION, INC. is a corporation organized under the laws of the State of Florida, filed on April 6, 2004.

The document number of this corporation is N04000003476.

I further certify that said corporation has paid all fees due this office through December 31, 2004, 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, 904A00022523-040604-N04000003476-1/1, noted below.

Authentication Code: 904A00022523-040604-N04000003476-1/1

Given under my hand and the Great Seal of the State of Florida, at Tallahassee, the Capital, this the Sixth day of April, 2004



Glenda E. Hood
Glenda E. Hood
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 RIVER PLANTATION HOMEOWNERS' ASSOCIATION, INC., a Florida corporation, filed on April 6, 2004, as shown by the records of this office.

I further certify the document was electronically received under FAX audit number H04000067106. 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 N04000003476.

Authentication Code: 904A00022523-040604-N04000003476-1/1

Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the
Sixth day of April, 2004



Glenda E. Hood
Glenda E. Hood
Secretary of State

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ARTICLES OF INCORPORATION
OF
RIVER PLANTATION HOMEOWNERS' ASSOCIATION, INC.

The undersigned hereby associate to form a corporation not for profit under Chapter 720 of the Florida Statutes.

ARTICLE I
NAME

The name of this corporation shall be RIVER PLANTATION HOMEOWNERS' ASSOCIATION, INC., hereinafter referred to as the ("Association"). The principal business and mailing address of this corporation shall be 290 North 9th St., Suite 201, St. Petersburg, FL 33705.

ARTICLE II
PURPOSE

The purpose of the Association is to acquire title to and own, and whether owned or not, to operate, maintain and preserve the Common Area, as such term is defined in the Declaration of Covenants, Conditions, Restrictions, and Easements of River Plantation, which will be recorded among the Public Records of Manatee County, Florida, (hereinafter called "Declaration"), in the development located in Manatee County, Florida, known as River Plantation. The Association is also formed to maintain the privately owned areas of River Plantation which are not maintained by their Owners and to perform such other duties assigned to it in the Declaration.

ARTICLE III
POWERS

The Association shall have all of the powers given to corporations not for profit by the Florida Statutes and all of the powers expressly conferred upon it by the Declaration, together with all powers necessary to fulfill all such stated powers and the duties expressly given to it by such Declaration. These powers include, but are not limited to, the power to:

1. Maintain, repair, improve and insure the Common Area as defined in the Declaration and other real or personal property which the Association owns or which it has assumed the obligation to maintain, including without limitation the surface water management system which includes the lakes, retention areas, culverts and related appurtenances;
2. Make and collect assessments from its Members;
3. Pay all Association expenses;

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4. Acquire title to and exercise all rights of ownership in and to any real or personal property;
5. Own and convey real or personal property;
6. Make, amend and enforce reasonable rules and regulations for the use of the property it owns or maintains;
7. Enforce the terms of the Declaration, these Articles, and the By-Laws of the Association.
8. Sue and be sued;
9. Contract for operation and maintenance services.
10. Require all Owners to be members of the Association.
11. Exist in perpetuity, but in the event that the Association is dissolved, the Common Area including the surface water management system shall be conveyed to an appropriate agency of local government, or if not accepted to a nonprofit corporation with similar purposes.
12. Take any other action necessary for the purposes for which the Association is formed.

ARTICLE IV
MEMBERS

1. Every record Owner of a fee interest in any Lot, as defined in the Declaration, including contract Sellers, 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 a Parcel.
2. Change of membership in the Association shall be established by the recording, in the Public Records of Manatee County, Florida, of a deed or other instrument establishing a record of title to a Lot, and shall be evidenced by delivery to the Association of a copy of such instrument. The membership of the prior Owner shall be terminated as of the date of delivery of such deed or other instrument.
3. The share of a Member in the funds and assets of the Association cannot be assigned, hypothecated or transferred in any manner except upon transfer of his Lot.

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4. There shall be two (2) classes of membership as follows:

(a) Class A. As long as there is a Class B membership, Class A Members shall be all Owners, as defined in the Declaration, other than the Declarant, as defined in the Declaration, and shall be entitled to one vote for each Lot owned. Upon termination of Class B membership, Class A Members shall be all Owners, including the Declarant, as long as the Declarant is an Owner and each Owner shall be entitled to one vote for each Lot owned. If more than one (1) person owns an interest in any Lot, all such persons shall be Members, but there shall be only one (1) vote cast with respect to such Lot. Such vote may be exercised as the Owners determine among themselves, but no split vote shall be permitted.

(b) Class B. B. The Class B Member shall be the Declarant and as long as there is a Class B voting membership the Declarant shall be entitled to three (3) votes for each Lot owned (the "Class B Control Period"). The Class B Control Period shall end and Declarant shall turn over control of the Association to the Class A members upon the earlier of the following events:

(c) When ninety percent (90%) the Lots including Lots in property annexed or planned for annexation by Declarant, have been sold to parties other than Builders, or

(d) On December 31, 2012, or

(e) When the Declarant elects to terminate the Class B Control Period.

ARTICLE V
BOARD OF DIRECTORS

1. The affairs of the Association shall be initially managed by a Board of Directors, whose names and address are:

Rick Neff
290 North 9th St., Suite 201
St. Petersburg, FL 33705

Ed Andrews
7402 N. 56th Street, Suite 480
Tampa, Florida 33617

Jo-Ann Pilawski
7402 N. 56th Street, Suite 480
Tampa, Florida 33617

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2. New Directors shall be appointed or elected and the number of Directors shall be increased or diminished in accordance with the By-Laws of the Association, but there shall not be less than three.

ARTICLE VI
OFFICERS

The officers of the Association shall be President, Vice President, Secretary and Treasurer, and such additional officers as the By-Laws specify. The officers shall be elected by Directors at their annual meeting or at any special meeting called for that purpose.

The first officers who shall serve until the first election are:

| | |
|-----------------|----------------|
| Rick Neff | President |
| Ed Andrews | Vice President |
| Jo-Ann Pilawski | Secretary |

ARTICLE VII
BY-LAWS

The By-Laws of the Association shall be adopted by the first Board of Directors and may be altered as follows:

1. An amendment may be proposed by any Member or any Director prior to a meeting at which it will be considered.
2. Notice of the subject matter of the proposed amendment shall be included in the notice of the meeting at which the amendment is to be considered.
3. The amendment must be approved, either in person or by proxy by at least a majority of the entire membership of the Board of Directors.
4. No amendment may change the qualifications for membership in the Association.
5. No amendment which will affect the Declarant shall be adopted unless the Declarant has consented thereto in writing.
6. A copy of the amendment shall be recorded in the Public Records of Manatee County, Florida.

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ARTICLE VIII
AMENDMENT OF ARTICLES

These Articles may be amended in the manner set forth in Chapter 720, Florida Statutes, provided, however, that any amendment to these Articles shall require the written consent of two-thirds (2/3) of the Lot Owners at any regular or special meeting of the membership duly caused and convened. No such amendment may diminish any rights of the Class B Member, however, unless joined in by such Class B Member.

ARTICLE IX
DISSOLUTION OF THE ASSOCIATION

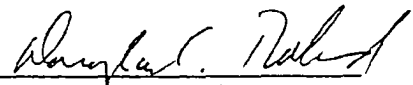
The term of the Association shall be perpetual unless dissolved by the unanimous written consent of the Members and all mortgagees.

Upon dissolution of the Association, other than incident to a merger or consolidation, the assets of the Association (including without limitation the surface water management system portions of the Common Area) shall be dedicated to an appropriate public agency to be used for purposes similar to those for which the Association was created. In the event that such dedication is refused acceptance, such assets shall be granted, conveyed and assigned to any non-profit corporation, association, trust or other organization to be devoted to such similar purposes, but in no event shall such assets inure to the individual benefit of any Member or other private individual. The Article is subject to the provisions of Section 617.05 Florida Statutes.

ARTICLE X
RESIDENT AGENT

The Resident Agent of the Association, for purposes of accepting service of process shall be Douglas C. Roland, whose address within the State of Florida is 500 E. Kennedy Blvd., Suite 200, Tampa, Florida 33602.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation for the purpose of forming the Association this day of March, 2004.

26th

Douglas C. Roland
Incorporator
290 North 9th Street, Suite 201
St. Petersburg, FL 33705

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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

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted, in compliance with said Act:

RIVER PLANTATION HOMEOWNERS' ASSOCIATION, INC., desiring to organize under the laws of the State of Florida, with its principal place of business in County of Manatee, State of Florida has named Douglas C. Roland, located at 500 E. Kennedy Blvd., Suite 200, Tampa, Florida 33602, as its agent to accept service of process within this state.

ACKNOWLEDGMENT: (MUST BE SIGNED BY DESIGNATED AGENT)

Having been named to accept service of process for the above stated corporation, at place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provision of said Act relative to keeping open said office.

By: Douglas C. Roland
Douglas C. Roland

DATED: 3/26/04

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