

Articles Of Incorporation

"If this document contains any restrictions based on race, color, religion, sex, familial status, marital status, disability, national origin, or ancestry, that restriction violates state and federal fair housing laws and is void and may be removed pursuant to Section 12956.1 of the Government Code. Lawful of occupants in senior housing for older persons shall not be construed as restrictions based on familial status."

State of California
Secretary of State



I, BRUCE McPHERSON, Secretary of State of the State of California, hereby certify:

That the attached transcript of 3 page(s) has been compared with the record on file in this office, of which it purports to be a copy, and that it is full, true and correct.



IN WITNESS WHEREOF, I execute this certificate and affix the Great Seal of the State of California this day of

FEB 15 2006

A handwritten signature in cursive script, appearing to read "Bruce McPherson".

BRUCE McPHERSON
Secretary of State

ARTICLES OF INCORPORATION

RECORDED
in the office of the Secretary of State
of the State of California

OF

FEB 15 2006

STONEGATE BERMUDA DUNES HOMEOWNERS ASSOCIATION

I.

The name of this Corporation is STONEGATE BERMUDA DUNES HOMEOWNERS ASSOCIATION.

II.

A. This Corporation is a nonprofit mutual benefit corporation organized under the Nonprofit Mutual Benefit Corporation Law. The purpose of this Corporation is to engage in any lawful act or activity, other than credit union business, for which a corporation may be organized under such law.

B. This Corporation is an association formed to manage a common interest development under the Davis-Stirling Common Interest Development Act, and the specific and primary purpose of this Corporation is to provide for the management, administration, maintenance, preservation and architectural control of the Common Area and Project within that certain real property located in the County of Riverside, California, described as Lots 1 through 19, and Lots "A," "B," "C," "E," "F," and "I" of Tract 31782 (the "Project"), and any property subsequently annexed as a part of the Project and therefore brought within the jurisdiction of this Corporation.

C. Notwithstanding any of the above statements of purposes and powers, this corporation shall not, except to an insubstantial degree, engage in any activities or exercise any powers which are not in furtherance of the primary purposes of this corporation.

III.

The name and street address in the State of California of this Corporation's initial agent for service of process is:

Geoffrey McComic
9968 Hibert Street, Suite 102
San Diego, California 92131

IV.

The following initial address of the business or corporate office of this Corporation is not on site:

47-120 Dune Palms Road, Suite C
La Quinta, California 92253

V.

The physical location of the Common Interest Development is:

Northerly of Avenue 42
Southerly of Avenue 41
On Lima Hall Road and Starlight Lane
Bermuda Dunes, CA 92203-1007

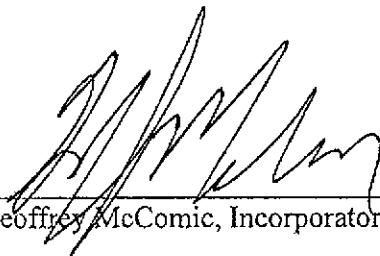
VI.

There is currently no managing agent, as defined in Civil Code Section 1363.1, for the Association.

VII.

These Articles of Incorporation may be amended by the vote or written assent of at least a bare majority of the Board of Directors and at least a bare majority of the voting power of the Association, which shall include at least a bare majority of the votes of Members other than the subdivider, and the approval of each class of Members so long as the two class voting structure described in the Bylaws remains in effect.

DATED: Jan. 3, 2006.



Geoffrey McComic, Incorporator

