

CERTIFICATE OF INCORPORATION
FOR
WILLOW LAKE HOMEOWNER'S ASSOCIATION, INC.
INDEX

FIRST:	Name of Association
SECOND:	Registered Office
THIRD:	Objects and Purposes of the Association
FOURTH:	Nonprofit Organization
FIFTH:	Name and Address of Incorporator
SIXTH:	Perpetual Existence
SEVENTH:	Membership
EIGHTH:	Payment of Association's Debts
NINTH:	Director Liability
TENTH:	Indemnification
ELEVENTH:	Board of Directors Whole and Sole Control of Property and Business of the Association
TWELFTH:	Association's Power Over Property; Consent of two-thirds of Members to Mortgage Real Property

THIRTEENTH: Association's Power to Enter into Contracts

FOURTEENTH: Liquidation of Association's Affairs

FIFTEENTH: Board of Directors Power to Change Bylaws

SIXTEENTH: Amend, Alter, Change Provisions of Certificate of Incorporation

CERTIFICATE OF AMENDMENT
OF
CERTIFICATE OF INCORPORATION
OF
WILLOW LAKE HOMEOWNER'S ASSOCIATION, INC.

INDEX

FIRST: Change to Article THIRD, Objects and Purposes of the Association; Change to Article FOURTEENTH, Liquidation of Association's Affairs

SECOND: Special Meeting to Vote on Amendment

THIRD: Adoption of Amendment

FOURTH: No Reduction in Capital