

Michigan Department of Consumer and Industry Services

Filing Endorsement

*This is to Certify that the ARTICLES OF INCORPORATION - NONPROFIT
for*

GOLF HIGHLANDS HOMEOWNERS ASSOCIATION

ID NUMBER: 777424

*received by facsimile transmission on November 25, 2003 is hereby endorsed filed on
December 1, 2003 by the Administrator. The document is effective on the date filed,
unless a subsequent effective date within 90 days after received date is stated in the
document.*



*In testimony whereof, I have hereunto set my
hand and affixed the Seal of the Department,
in the City of Lansing, this 1st day
of December, 2003.*

Andrew J. Hickey
, Director

Bureau of Commercial Services

C&S 502 (Rev. 10/00)

MICHIGAN DEPARTMENT OF CONSUMER & INDUSTRY SERVICES BUREAU OF COMMERCIAL SERVICES	
Date Received	(FOR BUREAU USE ONLY)
<p>This document is effective on the date filed, unless a subsequent effective date within 90 days after received date is stated in the document.</p>	
Name	Amanda L. Allen
Address	500 Woodward Avenue, Suite 3500
City	Detroit
State	Michigan
Zip Code	48226
EFFECTIVE DATE:	

Document will be returned to the name and address you enter above. If left blank document will be mailed to the registered office.



ARTICLES OF INCORPORATION

For use by Domestic Nonprofit Corporations
(Please read information and instructions on the last page)

Pursuant to the provisions of Act 162, Public Acts of 1982, the undersigned corporation executes the following Articles:

ARTICLE I

The name of the corporation is: Golf Highlands Homeowners Association

ARTICLE II

The purpose or purposes for which the corporation is organized are:

- (a) To manage and administer the affairs of and to maintain Golf Highlands Subdivision No. 1 and any other subdivisions that may be recorded and subject to the Declaration of Covenants, Conditions and Restrictions identified in (h) below, (hereinafter called the "Subdivision");
- (b) To levy and collect assessments against and from the members of the corporation and to use the proceeds thereof for the purposes of the corporation;
- (c) To carry insurance and to collect and allocate the proceeds thereof;
- (d) To rebuild improvements after casualty;
- (e) To contract for and employ persons, firms, or corporations to assist in management, operation, maintenance and administration of said Subdivision;
- (f) To own, maintain and improve, and to buy, sell, convey, assign, mortgage, or lease (as landlord or tenant) any real and personal property, including, but not limited to, any Lot in the Subdivision, any easements or licenses or any other real property, whether or not contiguous to the Subdivision, for the purpose of providing benefit to the members of the corporation and in furtherance of any of the purposes of the corporation.

ARTICLE II - PURPOSES (Continued)

- (g) To borrow money and issue evidences of indebtedness in furtherance of any or all of the objects of its business; to secure the same by mortgage, pledge or other lien;
- (h) To enforce the provisions of the Declaration of Covenants, Conditions and Restrictions recorded in Liber 28938 Page 268, as it may be amended from time to time (the "Declaration") and of these Articles of Incorporation and such Bylaws and rules and regulations of this corporation as may hereinafter be adopted;
- (i) To do anything required of or permitted to it under the Declaration; and
- (j) In general, to enter into any kind of activity, to make and perform any contract and to exercise all powers necessary, incidental or convenient to the administration, management, maintenance, repair, replacement and operation of said Subdivision and to the accomplishment of any of the purposes thereof.

ARTICLE III - BASIS OF ORGANIZATION AND ASSETS

Said corporation is organized upon a non-stock, membership basis.

The value of assets which said corporation possesses is:

Real Property:	None
Personal Property:	None

Said corporation is to be financed under the following general plan: Assessment of members.

ARTICLE IV - ADDRESS AND RESIDENT AGENT

1. The Address of the first registered office is:
100 Galleria Officentre, Suite 200
Southfield, Michigan 48034
2. The mailing address of the registered office if different than above:
3. The name of the first resident agent at the registered office is: David Darkowski

ARTICLE V INCORPORATOR

The name of the incorporator is Selective - Delaware, L.L.C., a Delaware limited liability company, and its place of business is 100 Galleria Officentre, Suite 200, Southfield, Michigan 48034

ARTICLE VI -EXISTENCE

The term of corporate existence is perpetual.

ARTICLE VII -MEMBERSHIP AND VOTING

The qualifications of members, the manner of their admission to the corporation, the termination of membership, and voting by such members shall be as follows:

- (a) Membership shall be determined as set forth in Article III, Paragraph A of the Declaration;

ARTICLE VII - MEMBERSHIP AND VOTING (Continued)

(b) Voting by Members shall be in accordance with Article III, Paragraph B of the Declaration.

ARTICLE VIII- LIMITATION OF LIABILITY OF DIRECTORS AND OFFICERS

No volunteer director and/or volunteer officer, as those terms are defined in Act 162, Public Acts of 1982, as amended ("Act"), shall be personally liable to the corporation or its members for monetary damages for breach of the director's or officer's fiduciary duty, provided that the foregoing shall not eliminate the liability of a director or an officer for any of the following: (i) breach of the director's or officer's duty of loyalty to the corporation or its members; (ii) acts or omissions not in good faith or that involve intentional misconduct or a knowing violation of law; (iii) a violation of Section 551(1) of the Act; (iv) a transaction from which the director or officer derived an improper personal benefit; (v) an act or omission occurring before the effective date of the provision granting limited liability; or (vi) an act or omission that is grossly negligent. If the Act hereafter is amended to authorize the further elimination or limitation of the liability of directors or officers, then the liability of a director or officer of the corporation, in addition to the limitation of personal liability contained herein, shall be limited to the fullest extent permitted by the amended Act. No amendment or repeal of this Article VIII shall apply to or have any effect on the liability of any director or officer of the corporation for or with respect to any acts or omissions of such director or officer occurring prior to such amendment or repeal.

ARTICLE IX - ASSUMPTION OF LIABILITY OF VOLUNTEERS

The corporation hereby assumes liability for all acts or omissions of all volunteer directors, volunteer officers, or other volunteers, if all of the following are met: (i) the volunteer was acting or reasonably believed he or she was acting within the scope of his or her authority; (ii) the volunteer was acting in good faith; (iii) the volunteer's conduct did not amount to gross negligence or willful and wanton misconduct; (iv) the volunteer's conduct was not an intentional tort; and (v) the volunteer's conduct was not a tort arising out of the ownership, maintenance, or use of a motor vehicle for which tort liability may be imposed as provided in Section 3135 of the insurance code of 1956, Act No. 218 of the Public Act of 1956, being Section 500.3135 of the Michigan Compiled Laws.

Signed this ___ day of November 2003.

INCORPORATOR:

SELECTIVE - DELAWARE, L.L.C.
a Delaware limited liability company

By: **CENTEX HOMES**, a Nevada general partnership,
its sole member

By: **CENTEX REAL ESTATE CORPORATION**, a Nevada
Corporation, its Managing Partner

By: 
William T. Stapleton

Its: Division President