

**ARTICLES OF INCORPORATION
OF
CHRISTIAN RIDGE HOMEOWNERS ASSOCIATION, INC.**

ARTICLE I

The name of the corporation is **CHRISTIAN RIDGE HOMEOWNERS ASSOCIATION, INC.**

ARTICLE II

The purpose for which the corporation is organized are as follows:

1. To transact all lawful business not required to be specifically stated in the Articles of Incorporation.
2. To conduct and carry on any other similar business which may be capable of being profitable carried on in connection with Corporation's business, or to carry on any similar business that is adapted directly or indirectly to add to the value of the Corporation's profits and property of its authorized business.

ARTICLE III

The Corporation shall have authority to issue 100 shares of capital stock at the par value of \$1.00 per share.

ARTICLE IV

The initial registered office shall be located at 6800 Paragon Place, Suite 237, Richmond, VA 23230, in Henrico, Virginia. The initial registered agent shall be Walter L. Hooker, whose business address is the same as the address of the initial registered office, who is a resident of Virginia and a member of the Virginia State Bar.

ARTICLE V

- a. The number of directors constituting the initial Board of Directors shall be two:

JAMES S. DAVIS, JR., and RANDY D. CHRISTIAN

and the address is:

**7375 Figuly Rd.
New Kent, Virginia 23124**

**4126 Old Church Rd.
Mechanicsville, Virginia 23111**

The Corporation shall indemnify any person who was or is a party or is threatened to be made party to any threatened, pending or completed action, suite or proceeding, whether civil, criminal, administrative, arbitratve or investigative (including an action of suit by or in the right of the Corporation to procure a judgment in its favor) by reason of the fact that he is or was a director of officer of the Corporation, or is or was serving at the request of the Corporation as a director of officer of another corporation, partnership, joint venture, trust or other entity,

against judgments, fines, amounts paid in settlement, and expenses (including attorney's fees) actually reasonable incurred by him in connection with such action, suit or proceeding, if the person acted in good faith or in manner he reasonably believed to be in or not opposed to the best interests of the Corporation, and with respect to any criminal action or proceeding, has no reasonable cause to believe his conduct was unlawful. No termination of any action, suit or proceeding by judgment, order, settlement, conviction, or upon a plea of nolo contendere or its equivalent, shall of itself create a presumption that the person did not act in good faith or did not act in a manner he reasonably believed to be in or not opposed to the best interests of the Corporation, and, with respect to any criminal action or proceeding, no such termination shall create a presumption that the person had reasonable cause to believe that his conduct was unlawful.

b. In addition, the Corporation shall indemnify any person referred to in subsection (a) of this Section who was or is a party to any action, suit, or proceeding referred to in subsection (a) of this Section against all judgments, fines, amounts, paid in settlement and expenses (including attorney's fees) actually and reasonably incurred by him in connection with any such action, suit or proceeding where indemnification is not authorized by the provisions of subsection (a) of the Section so long as (1) such person or persons have been finally adjudged to be liable for gross negligence or willful misconduct in the performance of his duty to the Corporation, or (2) in the case of such adjudication the Court in which such action or suit was brought shall determine upon application that, despite the adjudication of liability but in view of all circumstances of the case, such person is fairly and reasonably entitled to indemnification.

c. Any indemnification under subsection (a) or (b) of this Section (unless ordered by a court) shall be made by the Corporation only as authorized in the specific case upon a determination that indemnification or any such person is proper and in the circumstances because he has met the applicable standard of conduct set forth in such subsections (a) or (b). Such determination shall be made (1) by the Corporation's Board of Directors by a majority vote of a quorum consisting of Directors who were not parties to such action, suit or proceeding; or (2) if such quorum is not obtainable, or even if obtainable, a majority of disinterested Directors so directs, by independent legal counsel, in a written opinion; or (3) by the shareholders. If the determination is to be made by the Directors, they may rely, as to all questions of law, on the advice of independent counsel.

d. Expenses (including attorney's fees) incurred in defending an action, suit or proceeding, whether civil, criminal, administrative, arbitral or investigative, may be paid by the Corporation in advance of the final disposition of such action, suit or proceeding as authorized in the manner provided in subsection (c) of this Section, upon receipt of an undertaking by or on behalf of such person to repay such amount unless it shall ultimately be determined that he is entitled to be indemnified by the Corporation as authorized in this Section.

e. The Board of Directors is hereby empowered, by a majority vote of a quorum of disinterested Directors, to cause the Corporation to indemnify or contact in advance to indemnify any person not specified in subsections (a) or (b) or the Subsection who was or is a party or is threatened to be made a party to any threatened, pending or completed action, suit or proceeding, whether civil, criminal, administrative, arbitrative or investigative, by reason of the fact that he is or was an employee, agent or consultant of the Corporation, or is or was serving at the request of the Corporation as an employee, agent, or consultant of another corporation, partnership, joint venture, trust or other entity, to the same extent as is such person were specified as one to whom indemnification is granted in subsections (a) and (b) of this Section. The provision of subsections (c) or (d) of this Section shall be applicable to any indemnifications provided hereafter pursuant to this subsection (e).

f. The Corporation may purchase and maintain insurance to indemnify it against the whole or any portion of the liability assumed by it in accordance with the Section and may also procure insurance, in such amounts as the Board of Directors may determine, on behalf of any person who is or as a director, officer, employee, agent or consultant to the Corporation, or is or was serving at the request of the consultant of another corporation, partnership, joint venture, trust or other entity, against any liability asserted against him and incurred by him in any such capacity or arising out of his status as such, whether or not the Corporation would have the power to indemnify him against such liability under the provisions of this Section.

g. Every reference herein to director, officer, employee, agent or consultant shall include former directors, officers, employees, agents and consultants and their respective heirs, executors and administrators. The indemnification hereby provided (and provided hereafter pursuant to the power hereby conferred of the Board of Directors) shall not be exclusive of any other rights to which any person may be entitled, including any right under policies of insurance that may be purchased and maintained by the Corporation or others, with respect to claims, issues or matters in relation to which the Corporation would not have the power to indemnify such person under the provision of this Section.

Dated: March 10, 2003



Walter L. Hooker – Incorporator

**COMMONWEALTH OF VIRGINIA
STATE CORPORATION COMMISSION**

December 10, 2003

State Corporation Commission has found the accompanying articles submitted on behalf of

CHRISTIAN RIDGE HOMEOWNERS ASSOCIATION, INC.

comply with the requirements of law, and confirms payment of all required fees.

Therefore, it is ORDERED that this

CERTIFICATE OF INCORPORATION

is issued and admitted to record with the articles of incorporation in the Office of the Clerk of the State Corporation Commission, effective December 10, 2003.

The corporation is granted the authority conferred on it by law in accordance with the articles, subject to the conditions and restrictions imposed by law.

STATE CORPORATION COMMISSION

By

A handwritten signature in black ink, appearing to read "J. V. Morrison", written over a horizontal line.

Commissioner

Commonwealth of Virginia



State Corporation Commission

Certify the Following from the Records of the Commission:

he foregoing is a true copy of all documents constituting the charter of CHRISTIAN RIDGE
HOMEOWNERS ASSOCIATION, INC. on file in the Clerk's Office of the Commission.

othing more is hereby certified.



February 6, 2007

Signed and Sealed at Richmond on this Date:

Joel H. Peck

Joel H. Peck, Clerk of the Commission