

6. The Developer, its successors, assigns and/or Trustee and the Association shall have a lien upon each Unit in the amount of the assessment for the operation, maintenance and repair of such Association's property, including interest, cost of collection and reasonable attorneys' fees. The lien may be recorded in the Public Records of Palm Beach County, Florida, by an instrument recorded by Developer or the Association and the lien may be foreclosed in the manner in which mortgages upon real property are foreclosed at the time. The apartment owner shall be personally liable for all unpaid installments, interest and cost of collection, which liability shall not terminate upon transfer of ownership, or abandonment of apartment.

8. The Association, may at its discretion, subordinate in writing for limited periods of time, the Association's lien against any real property for the benefit of better security of a mortgage.

ARTICLE VIII

INDEMNIFICATION

Every Director and every Officer of the Association shall be indemnified by the Association against all expenses and liabilities, including attorneys' fees, reasonably incurred by or imposed upon him in connection with any proceeding or any settlement of any proceedings to which he may be a party or in which he may become involved by reason of his being or having been a Director or officer of the Association, whether or not he is a Director or officer at the time such expenses are incurred, except when the Director or officer has been adjudged guilty of willful misfeasance or malfeasance in the performance of his duties. The foregoing right of indemnification shall be in addition to and not exclusive of all other rights to which such Director or officer may be entitled.

ARTICLE IX

SELF-DEALING

No contract, agreement, or undertaking of any sort by or among the Association, its Directors, the Condominium Associations, its Directors, management company or the Developer shall be invalidated or affected by reason of the fact that the directors, officers, members, stockholders or creditors of any of them are also directors, officers, members, stockholders or creditors of any of them or are financially interested in any transaction.

ARTICLE X

PARLIAMENTARY RULES

Roberts' Rules of Order (latest edition) shall govern the conduct of the Association meetings when not in conflict with the Declaration of Condominium or these Bylaws.

ARTICLE XI

AMENDMENTS

These Bylaws made be amended in the following manner:

A. Notice of the subject matter of a proposed amendment shall be included in the notice of any meeting at which a proposed amendment is considered.

B. A resolution adopting a proposed amendment may be proposed by either the Board of Directors of the Association or by the members of the Association. Directors and members not present in person or by proxy at the meeting considering the amendment may express their approval in writing, provided such approval is delivered to the Secretary at or prior to the meeting. Except as elsewhere provided, such approvals must be by:

1. Not less than seventy-five (75%) per cent of the entire membership of the Board of Directors and not less than a majority of the votes of the

entire membership of the Association, either present in person or by proxy; or

2. Not less than eighty (80%) per cent of the votes of the entire membership of the Association; or

3. Until the first election of Directors, by the members, by a majority of Directors selected by the Developer.

C. PROVISO: Provided, however, that no amendment shall discriminate against any Unit owner, nor against any apartment or class or group of units, unless the Unit owners so affected shall consent. No amendment shall be made that is in conflict with the Declaration of Condominium and the Condominium Associations' Bylaws.

D. A copy of each amendment shall be attached to a certificate certifying that the amendment was duly adopted as an amendment of the Declaration and Bylaws, which certificate shall be executed by the officers of the Association with the formalities of the execution of a deed. The amendment shall be effective when such certificate and copy of the amendment are recorded in the Public Records of Palm Beach County, Florida.

ARTICLE XII

COMPLIANCE AND DEFAULT

A. VIOLATIONS: In the event of a violation (other than non-payment of an assessment) by the Unit owner of any of the provisions of the Declaration of Condominium, of these Bylaws or of the applicable portions of the Condominium Act, the Association, by direction of its Board of Directors, may notify the Unit owner by written notice of such breach, transmitted by mail, and if such violation shall continue for a period of 30 days from the date of the notice, the Association, through its Board of Directors, shall have the right to treat such violation as an intentional, inexcusable and material breach of the Declaration, of the Bylaws, or of the pertinent provisions of the Condominium Act, and the Association, may its option, have the following elections:

1. An action at law to recover for its damages, on behalf of the Association or on behalf of the other Unit owners.
2. An action in equity to enforce performance on the part of the Unit owner.
3. An action in equity for such other equitable relief as may be necessary under the circumstances, including injunctive relief.

The Unit owner so violating shall reimburse the Association for its reasonable attorneys' fees incurred by it in bringing such action. If the Association fails to bring such action within 30 days from the date requested to do so by a Unit owner other than the violator, then any Unit owner, other than the violator may bring an action on account of the violation in the manner provided above. Any violations which are deemed by the Board to be a hazard to public health, may be corrected immediately as an emergency matter by the Association, and the cost thereof shall be charged to the Unit owner as a specific item, which shall be a lien against said apartment with the same force and effect as if the charge were a part of the common expenses.

B. NEGLIGENCE OR CARELESSNESS OF APARTMENT OWNER, ETC.: All Unit owners shall be liable for the expense of any maintenance, repair or replacement rendered necessary by his act, neglect or carelessness, or by that of any member of his family, or his guests, employees, agents, or lessees, but only to the extent that such expense is not met by the proceeds of insurance carried by the Association. Such liability shall include any increase in insurance rates occasioned by use, misuse, occupancy, or abandonment of any Unit or its appurtenances. Nothing herein contained, however, shall be construed so as to modify any waiver by insurance companies of rights of subrogation. The expense for any maintenance, repair or replacement required, as provided in this section, shall be charged to said Unit owner as a specific item, which shall be a lien against said unit with

the same force and effect as if the charge were a part of the common expenses.

C. COSTS AND ATTORNEYS' FEES : In any proceeding arising because of an alleged default by a Unit owner, the prevailing party shall be entitled to recover the costs of the proceeding and such reasonable attorneys' fees as may be determined by the Court.

D. NO WAIVER OF RIGHTS: The failure of the Association or of a Unit owner to enforce any right, provision, covenant or condition, which may be granted by the Condominium documents, shall not constitute a waiver of the right of the Association or Unit owner to enforce such right, provision, covenant or condition in the future.

E. NO ELECTION OF REMEDIES: All rights, remedies and privileges granted to the Association or Unit owner, pursuant to any terms, provisions, covenants or conditions of the Condominium documents shall be deemed to be cumulative, and the exercise of any one or more shall not be deemed to constitute an election of remedies, nor shall it preclude the party thus exercising the same from exercising such other and additional right, remedies or privileges as may be granted to such other party by the Condominium documents, or at law, or in equity.

The foregoing were adopted and declared as the Bylaws of UNO LAGO CONDOMINIUMS MASTER ASSOCIATION, INC., a corporation not for profit organized under the laws of the State of Florida, at the first meeting of its Board of Directors on the 28th day of March, 1984.

Derald F. Steeler
President

Alma L. Lyle
Secretary

Certified Copy

State of Florida



Department of State

I certify that the attached is a true and correct copy of the Articles of Incorporation of UNO LAGO ENVIRONMENTAL ASSOCIATION, INC., a corporation organized under the Laws of the State of Florida, filed on March 28, 1984, as shown by the records of this office.

The charter number of this corporation is N02235.

Given under my hand and the Great Seal of the State of Florida, at Tallahassee, the Capital, this the 3rd day of April, 1984.

George Firestone
Secretary of State



ARTICLES OF INCORPORATION

OF

UNO LAGO ENVIRONMENTAL ASSOCIATION, INC.

The undersigned do hereby associate themselves, their successors and assigns together for the purpose of becoming incorporated under the laws of the State of Florida, and forming a corporation not for profit under the following proposed Certificate of Incorporation.

ARTICLE I

The name of this corporation is UNO LAGO ENVIRONMENTAL ASSOCIATION, INC.

ARTICLE II

The purpose for which the corporation is organized is to own and hold real and personal property for the use and benefit of the unit owners in that certain development commonly known as UNO LAGO, Palm Beach County, Florida. UNO LAGO is a Planned Unit Development (PUD). It shall be the primary purpose of this corporation to own, hold and maintain certain common areas in UNO LAGO to be utilized for roadways, bicycle paths, tennis courts, walkway paths and other areas reserved or dedicated for the common enjoyment of all residents of UNO LAGO. The corporation and its members shall be dedicated to the proposition that man must live in harmony with nature and the land upon which he resides and with his environment and that in order to acquire such ends man must cultivate, maintain and improve his environment rather than destroy it. The corporation shall be authorized to take all action and perform all duties deemed necessary for the protection, preservation, improvement of the properties owned by the Association or over which it shall have responsibility or jurisdiction to maintain by reason of the development of the land; all of such matters to be done to the mutual benefit of the members of the Association.

ARTICLE III

The qualification of the members of the Association shall be ownership of a residential unit in that certain Planned Unit Development community known as UNO LAGO. Provided, however, that until the first annual meeting in 1986, the Developer of the Uno LAGO Planned Unit Development community, UNIVERSE BOULEVARD, INC., or its successor developer or developers, shall be entitled to appoint all members of the Board of Directors. Commencing with

the first annual meeting in 1986 and thereafter, Boards of Directors shall be elected by the members in the manner and in accordance with the method provided for in the Bylaws of the corporation as same shall be constituted from time to time.

ARTICLE IV

The term for which the corporation shall exist shall be perpetual.

ARTICLE V

The names and addresses of the subscribers to these Articles of Incorporation are as follows:

GERALD F. SLEETER	1201 U.S. One, Crystal Tree, Suite 405, North Palm Beach, Florida 33408
D. S. STOSSEL	1201 U.S. One, Crystal Tree, Suite 405, North Palm Beach, Florida 33408
ELMER F. SIPE	1201 U.S. One, Crystal Tree, Suite 405, North Palm Beach, Florida 33408

ARTICLE VI

The affairs of the corporation are to be managed by a President, Vice President, Secretary and Treasurer and such officers shall be elected by the members of the Association annually.

ARTICLE VII

The names of the officers and directors who are to serve until the first election or appointment under the Articles of Incorporation shall be:

GERALD F. SLEETER	President	1201 U.S. One, Crystal Tree, Suite 405, North Palm Beach, Florida 33408
D. S. STOSSEL	Vice- President	1201 U.S. One, Crystal Tree, Suite 405, North Palm Beach, Florida 33408
ELMER F. SIPE	Secretary- Treasurer	1201 U.S. One, Crystal Tree, Suite 405, North Palm Beach, Florida 33408

ARTICLE VIII

The number of persons constituting the first Board of Directors shall be three (3) and the number may be increased to any number not exceeding twenty-five (25) as may be established by the Bylaws of the Association.

ARTICLE IX

The Bylaws of the Association may be made, altered or amended by a majority vote of the members of the Association.

ARTICLE X

Amendments to the Articles of Incorporation may be proposed at any

regular or specially called meeting of the members of the Association or at any annual meeting of the Association. The amendment must be approved by a vote of a majority of the members of this association called at least in part to consider such amendment, or approved in writing by the members of this association having not less than a majority of the total membership vote.

ARTICLE XI

The name and place of residence of the Registered Agent and Registered Office for service of process shall be:

L. M. TAYLOR, Esquire, 1201 U.S. One, Crystal Tree, Suite 405, North Palm Beach, Florida 33408.

IN WITNESS WHEREOF, the subscribers have hereunto set their hands and seals this 23rd day of March, 1983.

Gerald F. Sleeter
GERALD F. SLEETER

D. S. Stossel
D. S. STOSSEL

Elmer F. Sipe
ELMER F. SIPE

STATE OF FLORIDA
COUNTY OF PALM BEACH

Before me, the undersigned officer, duly authorized in the State and County aforesaid to take acknowledgements, this day personally appeared GERALD F. SLEETER, D. S. STOSSEL, and ELMER SIPE, to me well known and known to me to be the persons described in and who executed the foregoing Articles of Incorporation and they acknowledged before me that the execution thereof was their free act and deed.

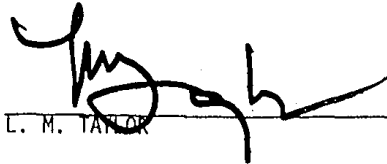
WITNESS my hand and official seal this 23rd day of March, 1983.

Maureen Sapp
Notary Public
My Commission expires:

NOTARY PUBLIC STATE OF FLORIDA AT LARGE
MY COMMISSION EXPIRES OCT. 22 1984
BONDED THRU GENERAL INS. UNDERWRITERS

CERTIFICATE OF REGISTERED AGENT

L. M. TAYLOR, being designated as Registered Agent of the foregoing corporation does by this instrument herewith accept such designation and responsibilities therein assigned and does agree to comply with the provisions of the Florida Statutes §48.091 relative to keeping the registered office at 1201 U.S. One, Crystal Tree, Suite 405, North Palm Beach, Florida 33408 open.



L. M. TAYLOR

This is not a certified copy

BYLAWS
OF
UNO LAGO ENVIRONMENTAL ASSOCIATION, INC.

ARTICLE I

IDENTITY

These are the Bylaws of UNO LAGO ENVIRONMENTAL ASSOCIATION, INC. The corporation shall hereafter be referred to as Association. The office of the Association shall be at 1201 U. S. One, Suite 405, North Palm Beach, Florida 33408 or at such other place as the Board of Directors may from time to time determine. The Seal of the Association shall bear the name of the Association, the word "Florida" and the year of establishment.

ARTICLE II

MEMBERS' MEETINGS

A. Annual members' meetings shall be held at any convenient location as may be determined by the Board of Directors, at such hour and upon such date each year as may be determined by the Board, for the purpose of electing Directors and of transacting any business authorized to be transacted by the members.

B. Special members' meetings shall be held whenever called by the President, Vice President or by a majority of the Board of Directors.

C. Notice of annual meeting shall be in writing and shall be mailed to each member at least fourteen (14) days prior to the annual meeting. Notice of other meetings shall be mailed at least ten (10) days in advance.

D. A quorum at members' meetings shall consist of persons entitled to cast a majority of the votes of the entire membership. The joinder of a member in the action of a meeting by signing and concurring in the minutes thereof shall constitute the presence of such member for the purpose of determining a quorum. Decisions made by a majority of the members represented at a meeting by signing and concurring in the minutes thereof shall constitute the presence of such member for the purpose of determining a quorum. Decisions made by a majority of the members represented at a meeting at which a quorum is present shall be binding and sufficient for all purposes.

E. Each residential unit in the Planned Unit Development community at UNO LAGO shall have one (1) indivisible vote. If multiple owners cannot agree on the vote, it will not be counted.

F. Votes may be cast in person or by proxy. Proxies shall be in writing, signed and dated and shall be valid until revoked. Proxies must be filed with the Secretary before or at the appointed time of the meeting.

G. If any meeting of members cannot be organized because a quorum has not attended, the members who are present, either in person or by proxy, may adjourn the meeting from time to time until a quorum is present.

ARTICLE III

BOARD OF DIRECTORS

A. The affairs of the Association shall be managed initially by a Board of three (3) Directors selected by the Developer. Boards elected subsequent to the time members other than the Developer are entitled to elect a majority of the Directors shall be composed of any odd number of Directors up to twenty-five (25) that the members may decide. Insofar as practicable, there shall be a minimum of one Director who is also a member of each Condominium Association or Homeowner's Association at UNO LAGO. Other than Directors selected by the Developer, each Director shall be a member of the Association.

B. Designation of Directors shall be in the following manner:

1. Members of the Board of Directors except those selected by the Developer shall be elected by a majority of those present and voting at the annual meeting of the members of the Association.

2. Except as to vacancies provided by the removal of the Directors by members, vacancies in the Board of Directors occurring between annual meetings of members shall be filled by a majority vote of the remaining Directors.

3. Any Director except those selected by the Developer may be removed with or without cause by concurrence of a majority of the members of the Association, either by written agreement or at a special meeting of the members called for that purpose either by a majority of the Board of Directors or by 10% of the members. The vacancy in the Board of Directors so created shall be filled by the members of the Association at the same meeting.

4. The term of each Director's service shall extend until the next annual meeting of the members and thereafter until his successor is duly elected and qualified or until he is removed in the manner elsewhere provided.

G. The organization meeting of the newly elected Board of Directors shall be held at such place and time as shall be fixed by the Board of Directors, provided a quorum shall be present.

D. Regular meetings of the Board of Directors may be held at such time and place as shall be determined from time to time by a majority of the Directors. Notice of regular meetings shall be given to each Director personally or by mail, telephone or telegraph at least three (3) days prior to the day named for such meeting.

E. Special meetings of the Directors may be called by the President and must be called by the Secretary upon the written request of one-third (1/3) of the Directors. Not less than three (3) days' notice of the meeting shall be given personally or by mail, telephone or telegraph, which notice shall state the time, place and purpose of the meeting except in an emergency.

F. Any Director may waive notice of meeting before, at or after the meeting and such waiver shall be deemed equivalent to the giving of notice.

G. A quorum at Directors' meetings shall consist of a majority of the entire Board of Directors. The acts approved by a majority of those present at a meeting at which a quorum is present shall constitute the acts of the Board. If at any meeting of the Board there be less than a quorum present, the majority of those present may adjourn the meeting from time to time until a quorum is present. At any adjourned meeting any business which might have been transacted at the meeting as originally called may be transacted without further notice. The joinder of a Director in the action of a meeting by signing and concurring in the minutes thereof shall constitute the presence of such Director for the purpose of determining a quorum. Meetings may be held by conference telephone call.

H. The presiding officer at Directors' meetings shall be the President of the Board, if such an officer has been elected; and if not, then the Vice President shall preside. In the absence of the presiding officer, the Directors present shall designate one of their number to preside.

I. Directors shall serve without pay but shall be entitled to reimbursement for expenses reasonably incurred.

ARTICLE IV

POWERS AND DUTIES OF BOARD OF DIRECTORS

All of the powers and duties implied or permitted by the Florida Corporation Act, the Articles of Incorporation and these Bylaws shall be exercised exclusively by the Board of Directors, or its duly authorized agents, contractors or employees.

ARTICLE V

OFFICERS

A. The executive officers of the Association shall be the President, Vice President, Secretary and Treasurer, all of whom shall be elected annually by and from the Board of Directors and who may be preemptorily removed by a majority vote of the Directors at any meeting. Any person may hold two (2) or more offices except that the President shall not also be the Secretary or Assistant Secretary.

B. The President shall be the chief executive officer of the Association. He shall have all of the powers and duties which are usually vested in the office of the President of a corporation.

C. The Vice President shall, in the absence or disability of the President, exercise the powers and perform the duties of the President. He shall also generally assist the President and exercise such other powers and perform such other duties as shall be prescribed by the Directors.

D. The Secretary shall keep the minutes of all proceedings of the Directors and the members. He shall attend to the giving and serving of all notices to the members and Directors and other notices required by law. He shall have custody of the seal of the Association and affix the same to instruments requiring a seal when duly signed. He shall keep the records of the Association, except those of the Treasurer, and shall perform all other duties incident to the office of Secretary of the Association and as may be required by the Directors or the President. The Assistant Secretary will perform the duties of the Secretary when the Secretary is absent.

E. The Treasurer shall have custody of all property of the Association, including funds, securities and evidences of indebtedness. He shall keep the assessment rolls and accounts of the members; he shall keep the

books of the Association in accordance with good accounting practices; and he shall perform all other duties incident to the office of the Treasurer of a corporation.

F. The compensation of all employees of the Association shall be fixed by the Directors. This provision shall not preclude the Board of Directors from employing a Director as an employee of the Association.

G. Every Director of the Association shall be indemnified by the Association against all expenses and liabilities, including counsel fees, reasonably incurred or imposed upon him in connection with any proceedings to which he may become involved by reason of his being or having been a Director of the Association, or any settlement thereof, whether or not he is a Director at the time such expenses are incurred, except in cases wherein the Director is adjudged guilty of nonfeasance, misfeasance or malfeasance in the performance of his duties. Provided, however, that the Association shall not be liable for payment of a voluntary settlement unless it is first approved by the Board of Directors.

ARTICLE VI

MINUTES

Minutes of all meetings of the members and of the Board of Directors shall be kept in a businesslike manner.

ARTICLE VII

FISCAL MANAGEMENT

The fiscal year of the Association shall be the calendar year. The fiscal management shall be in accordance with the following provisions:

A. A proposed annual budget of the Association's expenses shall be prepared by the Board of Directors, which shall include all anticipated expenses for operation, maintenance and administration of the Association.

B. The Directors shall have the authority to adopt the budget.

C. The expenses of the Association shall be equally divided among and paid by the owners of residential units existing from time to time at the Planned Unit Development community known as UNO LAGO, since all have agreed to do so in their residential unit documentation. The assessments shall be collected by their various residential unit Associations and remitted to the Association on a quarterly basis.

D. A residential unit owner shall be liable for all assessments coming due while he is the owner of a residential unit in UNO LAGO, and such owner and his grantees after a voluntary conveyance, shall be jointly and severally liable for all unpaid assessments due and payable up to the time of such voluntary conveyance.

E. The unpaid portion of an assessment which is due together with interest thereon and reasonable attorney's fees for collection shall be secured by a lien upon:

1. The residential unit and all appurtenances thereto when a notice claiming the lien has been recorded by the Association in the Public Records of Palm Beach County, Florida. Such lien shall be subordinate to any prior recorded mortgage on the residential unit.

2. All tangible personal property located in the residential unit except that such lien shall be subordinate to prior liens and security interests of record.

F. Assessments paid on or before ten (10) days after the date due shall not bear interest; but all sums not paid on or before ten (10) days shall bear interest at the rate of 12% per annum from the date due until paid. All payments upon account shall be first applied to interest and then to the assessment payment first due. All interest collected shall be credited to the common expense account.

G. The Association, at its option, may enforce collection of delinquent assessment accounts by suit at law or foreclosure of the lien securing the assessments, in the same manner a mortgage of real property is foreclosed or by any other remedy available under the laws of the State of Florida, and in any event the Association shall be entitled to recover the payments which are delinquent at the time of collection, judgment or decree, together with interest thereon at the rate of 12% per annum and all costs incident to the collection and proceedings, including reasonable attorneys' fees. The Association must deliver or mail by certified mail to the unit owner a written notice of its intention to foreclose the lien thirty (30) days before commencing foreclosure.

H. The depository of the Association shall be such bank or banks in Florida as shall be designated from time to time by the Directors and in which the monies for the Association shall be deposited. Withdrawal of

monies from such accounts shall be only by checks signed by such persons as are authorized by the Directors.

ARTICLE VIII

PARLIAMENTARY RULES

Roberts Rules of Order shall govern the conduct of corporate proceedings when not in conflict with the Articles of Incorporation or these Bylaws.

ARTICLE IX

AMENDMENTS

Amendments to the Bylaws shall be proposed in the following manner:

A. Notice of the subject matter of a proposed amendment shall be included in the notice of hearing of any meetings at which a proposed amendment is considered.

B. A resolution adopting a proposed amendment must receive approval of a majority of the votes of a quorum of the membership of the Association. Directors and members not present in person or by proxy at the meeting considering the amendment may express their approval in writing.

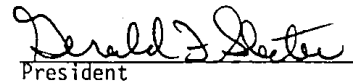
C. An amendment may be proposed by either a majority of the Board of Directors or by ten (10%) percent of the membership of the Association.

ARTICLE X

In the event the Directors deem it necessary to do so, they and the members may act by written agreement without meetings, which written agreement may be executed in counterparts.

The foregoing were adopted and declared as the Bylaws of UNO LAGO ENVIRONMENTAL ASSOCIATION, INC., a corporation not for profit, organized under the laws of the State of Florida, at the first meeting of its Board of Directors on March 28, 1987.


Secretary


President

RECORD VERIFIED
PALM BEACH COUNTY, FLA.
JOHN B. DUNKLE
CLERK CIRCUIT COURT