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ARTICLES OF INCORPORATION
OF
RIDGE ROAD HOMEOWNERS ASSOCIATION

I

The name of this corporation is Ridge Road Homeowners Association (hereinafter referred to as the "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 does not contemplate pecuniary gain or profit to the members thereof. This corporation is an association formed to manage a common interest development, under the Davis-Stirling Common Interest Development Act (California Civil Code Section 4000, et seq.), and the specific primary purposes for which it is formed are to provide for management, administration, maintenance, preservation and architectural control of the residential lots and association property within Tract No. 38866 in the City of Palm Desert, County of Riverside, California ("Community").   Subject to the provisions of the recorded or to be recorded Declaration of Covenants, Conditions and Restrictions and Establishment of Easements applicable to Tract No. 38866 (hereinafter referred to as the "Declaration"), and the Bylaws of the Association ("Bylaws") the general purposes and powers of the Association are:

(1)   to promote the welfare of the residents within the development;

(2)   to exercise all of the powers and privileges and to perform all of the duties and obligations of the Association arising from the Declaration;

(3)   to fix, levy, collect and enforce payment by any lawful means, all charges or assessments pursuant to the terms of the Declaration and to pay all expenses in connection therewith and all office and other expenses incident to the conduct of the business of the Association, including all licenses, taxes and governmental charges levied or imposed against the property of the Association;

(4)   to acquire (by gift, purchase or otherwise), own, hold, improve, build upon, operate, maintain, convey, sell, lease, transfer, dedicate for public use or otherwise dispose of real or personal property in connection with the affairs of the Association;

(5)   to borrow money, and to mortgage, pledge, deed in trust, or hypothecate any or all of its real or personal property as security for money borrowed or debts incurred;

(6)   to have and to exercise any and all powers, rights and privileges which a corporation organized under the Nonprofit Mutual Benefit Corporation Law of the State of California by law may now or hereafter have or exercise; and

(7)   to act in the capacity of principal, agent, joint venturer, or partner, or otherwise.

The foregoing statement of purposes shall be construed as a statement both of purposes and of powers, and purposes and powers in each clause shall in no way be limited or restricted by reference to or inference from the terms or provisions of any other clause, but shall be broadly construed as independent purposes and powers. Notwithstanding any of the above statements of purposes and powers, the Association shall not, except to an insubstantial degree, engage in any activities or exercise any powers that are not in furtherance of the primary purposes of the Association.

III

The initial business and mailing address of the Association is: 350 Commerce, Suite 200, Irvine, CA 92602. The nearest front and side streets of the Community are Gerald Ford Drive and Shadow Ridge Road. The postal ZIP Code of the Community is 92211-0000.

IV

This Association is intended to qualify and operate exclusively as a homeowners association within the meaning of California Revenue and Taxation Code Section 23701t and Internal Revenue Code Section 528. No part of the net earnings of this organization shall inure to the benefit of any private individual, except as expressly provided in those code sections with respect to the acquisition, construction, or provision for management, maintenance, and care of the association property, and other than by a rebate of excess membership dues, fees, or assessments. In the event of the dissolution, liquidation, or winding up of the Association, upon or after termination of the Community, in accordance with the Declaration, its assets remaining after payment, or provision for payment, of all debts and liabilities of the Association, shall be divided among and distributed to the members in accordance with their respective rights therein.

V

These Articles may be amended only by the affirmative vote or written consent of a majority of the board of directors of this Association and the affirmative vote, in person or by proxy, or written consent of members representing a majority of the voting power of the Association members which shall include a majority of the votes of members other than the Declarant under the Declaration, or where the Class B membership is still in effect, as provided in the Declaration and the Bylaws, a majority of voting power of Class A membership and of Class B membership. The vote on a proposed amendment to these Articles shall be held by secret written ballot in accordance with the procedures set forth in California Civil Code Section 5100, *et seq.* and the rules adopted by the board of directors of this Association pursuant thereto.

VI

The authorized number of members, qualifications of members, classes of membership, along with the voting and other rights and privileges of members shall be as set forth in the Bylaws.
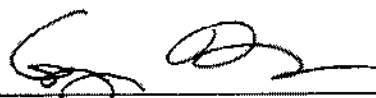
VII

The name and address of the Association's initial agent for service of process are: Gregory Deacon, 350 Commerce, Suite 200, Irvine, CA 92602.

VIII

The Association has no managing agent as of the date of filing of the Articles of Incorporation.

IN WITNESS WHEREOF, for the purposes of forming this corporation under the laws of the State of California, the undersigned has executed these Articles of Incorporation this **29** day of November, 2024.

Gregory Deacon, Sole Incorporator