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**ARTICLES OF INCORPORATION****OF****THE VILLAS AT COLUMBIA COMMUNITY ASSOCIATION**

ONE: The name of this corporation ("Corporation" herein) is THE VILLAS AT COLUMBIA COMMUNITY ASSOCIATION.

TWO: 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.

THREE: The name and address in the state of California of the Corporation's initial agent for service of process is JoAnne Tang, 27611 La Paz Road Suite #A8 Laguna Niguel, CA 92677.

FOUR: a. The initial street address of the Corporation is: 27611 La Paz Road Suite #A8 Laguna Niguel, CA 92677.

b. The initial mailing address of the Corporation is: 27611 La Paz Road Suite #A8 Laguna Niguel, CA 92677.

FIVE: a. The specific purpose of this Corporation is to manage a common interest development known as "The Villas at Columbia" ("Project") under the Davis-Stirling Common Interest Development Act. The Project is near the intersection of Columbia Avenue and Orange Street, Riverside, California 92501-0000.

b. Notwithstanding any of the above statements of purposes and powers, this Corporation shall not, except to an insubstantial degree, engage in any activities or exercise any powers that are not in furtherance of the specific purposes of this Corporation.


c. This Corporation is a homeowners association within the meaning of Section 23701t of the California Revenue and Taxation Code and Section 528 of the Internal Revenue Code. The Corporation does not have a corporate office.

d. The classes of Membership and the voting and other rights and privileges of Members shall be as set forth in the Bylaws. So long as there are two classes of Membership, amendment of these Articles of Incorporation shall require the assent (by vote or written consent) of (i) a bare majority of the Board of Directors of the Corporation, and (ii) Members representing a bare majority of the voting power of each class of Members. So long as there is a Class B Membership, any amendment to these Articles of Incorporation shall be submitted to and approved by the Department of Veterans Affairs of the United States of America or Federal Housing Administration of the United States Department of Housing and

Urban Development, as applicable, if the Department of Veterans Affairs of the United States of America or the Federal Housing Administration of the United States Department of Housing and Urban Development is insuring any mortgage or deed of trust secured by the condominium unit of a Member of the Corporation. After conversion of the Class B Membership to Class A Membership, amendment of these Articles of Incorporation shall require the assent (by vote or written consent) of (i) a bare majority of the Board of Directors of the Corporation, (ii) a bare majority of the total voting power of the Members, and (iii) Members representing a bare majority of the voting power of the Members other than the subdivider of the Project.

e. This Corporation has no managing agent.

The undersigned, who is the incorporator of the Corporation, has executed these Articles of Incorporation on Oct. 14, 2024


Print Name: Charles Zhang
"Incorporator"