

ARTICLES OF INCORPORATION
CHESAPEAKE ISLE CIVIC ASSOCIATION, INC.

FIRST: The undersigned, William L. Rickards, Jr., whose post office address is Chesapeake Isle, R.D.#2, Cecil County, Maryland 21901, being at least twenty-one years of age, acting as incorporator, does hereby form a corporation under and by virtue of the General Laws of the State of Maryland authorizing the formation of corporation.

SECOND: The name of the Corporation (which is hereinafter called the "Corporation") is:

CHESAPEAKE ISLE CIVIC ASSOCIATION, INC.

THIRD: The objects and purposes for which the corporation is formed and the objectives to be promoted by it on an exclusively non-profit basis with no part of the net earnings inuring to the benefit of any individual, firm or corporation whatsoever, are as follows: To promote, protect and preserve the common interests of residents and owners of property, in the general area of Cecil County known as Chesapeake Isle and the areas adjacent thereto. The corporation shall engage in and perform any and all activities and services, which further the general purposes of the corporation.

FOURTH: For the aforesaid purposes, the corporation shall have the following powers:

(a) To receive dues, fees, charges, donations, gifts, contributions, grants, legacies, bequests and devises for the promotion thereof and generally to do any and everything necessary, expedient or incidental to the accomplishment of the aforesaid purposes and objectives.

(b) To purchase or otherwise acquire, hold, mortgage, pledge, sell, transfer, or in any manner encumber or dispose of goods, wares, merchandise, implements, and other personal property or equipment of every kind.

(c) To purchase, lease or otherwise acquire, hold, develop, improve, mortgage, pledge, sell, transfer, exchange, let, or in any manner encumber, convey or dispose of real or personal property wherever situated.

(d) To purchase, lease or otherwise acquire, all or any part of the property, rights, businesses, contracts, good-will, franchises and assets of every kind, of any corporation, copartnership or individual (including the estate of a decedent), carrying on or having carried on in whole or in part of any of the aforesaid businesses of objectives or any other business that the Corporation may be authorized to carry on, and to undertake, guarantee, assume and pay the indebtedness and liabilities thereof, and to pay for any such property, rights, business, contracts, good-will, franchises or assets.

(e) To acquire by gift, subscription, loan, advancement, purchase, or otherwise, to hold, use and employ as investments, or for the carrying out of the objectives of this Corporation, or for any other purpose, and to sell, dispose of, or otherwise deal in any monies, bonds, or other evidences of indebtedness and any shares of stock created and issued by any corporation or corporations whatsoever.

(f) To contract, associate, or affiliate with other corporations or associations having similar objectives and purposes.

(g) To make contracts, incur liabilities and borrow or loan money for its corporate purposes; to make, accept, endorse, execute and issue promissory notes, mortgages, bills of exchange, bonds, debentures, and other obligations for the purchase of property for any corporate purpose, whatsoever, and to secure the same by mortgage, deed of trust, pledge or otherwise.

(h) To carry on any of the business of objectives hereinbefore enumerated for itself, or for account of others, or through others for its own account, and to carry on any other business

which may be deemed by it to be calculated, directly or indirectly to effectuate or facilitate the transaction of the aforesaid objects or business, or any of them, or any part thereof, or to enhance the value of its property, business or rights.

(1) To carry out and perform all or any part of the aforesaid purposes and objectives wherever the same may be necessary or desirable.

The foregoing enumeration of the purposes, objects and business of the Corporation is made in furtherance, and not in limitation, of the powers conferred upon the Corporation by law, and is not intended, by the mention of any particular purpose, object or business, in any manner to limit or restrict the generality of any other purpose, object or business mentioned, or to limit or restrict any of the powers of the Corporation. The Corporation is formed upon the articles, conditions and provisions herein expressed, and subject in all particulars to the limitations relative to corporations which are contained in the general laws of this State.

FIFTH: The post office address of the place in which the principal office of the Corporation in this State will be located

is: Chesapeake Isle
P. O. Box 150
R. D. #2
North East, Maryland 21901

The resident agent of the Corporation and his post office address is: Michael L. Szep
Chesapeake Isle
R. D. #2
North East, Maryland 21901

SIXTH: The Corporation shall have no capital stock. The Directors of the Corporation shall constitute and be members of the Corporation unless and until the By-Laws may make provision for additional members. Members may resign or be removed, vacancies may be filled and additional members elected as provided in

SEVENTH: The Corporation shall be managed by a Board of not less than twelve (12), nor more than fifteen (15) directors as specified in the By-Laws, unless and until the number of directors may or shall be changed in such lawful manner as the By-Laws may from time to time provide. The following shall act as such until the first annual meeting of the members or until their successors are chosen and qualified in accordance with the By-Laws:

Fillmore B. Fuddy, Sr.
Joseph W. Herman
John W. Lotz
Howard W. Louderback
Charles R. Mooney
William L. Rickards, Jr.
Frank Rizzuto
Mary H. Robinson
Daniel M. Rusk
Michael L. Szep
Alvin N. Ward
Howard E. Zielke

EIGHTH: The Corporation reserves the right to make, from time to time, any amendment of its charter which may now or hereafter be authorized by law.

IN WITNESS WHEREOF, I HAVE SIGNED these Articles of Incorporation acknowledging the same to be my act on this 11th day of October, 1972.

WITNESS:



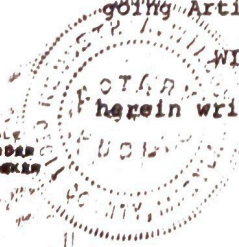
 (SEAL)
William L. Rickards, Jr.


STATE OF MARYLAND, COUNTY OF CECIL, to wit:

I HEREBY CERTIFY that on this 11th day of October, 1972, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared William L. Richards, Jr., as hereinabove set forth, and he severally acknowledged the foregoing Articles of Incorporation to be his respective act.

WITNESS my hand and Notarial Seal the day and year first herein written.

CONSTABLE
ALEXANDER
& DANKEK




Notary Public
My Comm. Expires: 7/1/74

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ARTICLES OF INCORPORATION
OF
CHESAPEAKE ISLE CIVIC ASSOCIATION, INC.

approved and received for record by the State Department of Assessments and Taxation
of Maryland November 2, 1972 at 8:30 o'clock A.M. as in conformity
with law and ordered recorded.

A 17913

Recorded in Liber 1023, folio 559, one of the Charter Records of the State
Department of Assessments and Taxation of Maryland.

Bonus tax paid \$.....20.00..... Recording fee paid \$.....1.50.....

To the clerk of the Circuit Court of Cecil County

IT IS HEREBY CERTIFIED, that the within instrument, together with all indorsements thereon,
has been received, approved and recorded by the State Department of Assessments and Taxation of
Maryland.

AS WITNESS my hand and seal of the said Department at Baltimore.