

EXHIBIT NO. 3

HARVEST RIDGE PROPERTY OWNERS ASSOCIATION, INC. ARTICLES OF INCORPORATION

(See Attached)

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I, Betty Ireland, Secretary of State of the State of West Virginia, hereby certify that

HARVEST RIDGE PROPERTY OWNERS ASSOCIATION, INC.

Control Number: 98236

has filed its application for "Certificate of Incorporation" in my office according to the provisions of the West Virginia Code. I hereby declare the organization to be registered as corporation from its effective date of November 19, 2007 until a certificate of dissolution has been filed with Secretary of State.

Therefore, I hereby issue this

CERTIFICATE OF INCORPORATION



Given under my hand and the Great Seal of the State of West Virginia on this day of November 19, 2007

Detty Treland
Secretary of State



NOV 1 9 2007 #18234 IN THE OFFICE OF SECRETARY OF STATE

ARTICLES OF INCORPORATION

OF

HARVEST RIDGE PROPERTY OWNERS ASSOCIATION, INC.

The undersigned, acting as incorporators of a corporation under Chapter 31E, Article 2, Section 202, of the West Virginia Code, adopts the following Articles of Incorporation for such corporation:

- I. The undersigned agree to become a corporation by the name of HARVEST RIDGE PROPERTY OWNERS ASSOCIATION, INC.
- II. The address of the principal office of said corporation will be located at 1445 Stewartstown Road, Morgantown, County of Monongalia, State of West Virginia, 26505.
 - III. The purpose or purposes for which the corporation is formed are as follows:
 - 1. To promote the community welfare of property owners in the residential community located in Clinton District, Monongalia County, West Virginia, known as Harvest Ridge, hereinafter referred to as the "Community", and to exercise the powers and functions granted to it in, or pursuant to, the Declaration of Common Interest Community applicable to the Community to be recorded in the office of the Clerk of the County Commission of Monongalia County, West Virginia (the "Declaration") and any other restrictive covenants that may hereafter be recorded in respect to the Community.
 - 2. To operate, maintain, repair, rebuild, replace and manage the Common Elements, rights, duties, ways and Limited Common Elements within the Community.
 - 3. To provide for the payment of taxes and assessments, if any, that may be levied by any governmental authority upon any area in the Community that may be conveyed to the Association.
 - 4. To enforce charges, assessments, restrictions, conditions, covenants and servitudes existing upon and created for the benefit of the property over which the Association may have jurisdiction; to pay all expenses incidental thereto; to enforce the decisions and rulings of the Association and to pay all expenses in connection therewith.

- 5. To levy an annual charge and periodic charges upon the members of the Association; to collect any of such charges if not paid; to impose a lien against any Unit in the Community that is owned by a delinquent member of the Association for any charge that is not paid within sixty (60) days of being due and to foreclose any such lien. Each year the Board of Directors of the Association shall consider the current maintenance needs and future needs of the Association and based upon its needs shall fix the amount of the annual charge herein provided for in respect to each Unit and which shall be as the Board of Directors deems fair and equitable. Special assessments may be levied during each year if deemed necessary.
- 6. To appoint such committees as may be needed by the Association in discharging the duties imposed upon it, including but not limited to, a membership committee, a building control committee, a budget and dues assessment committee, a maintenance committee, an audit committee, and a rules committee.
- 7. To acquire by gift, purchase, or other means, to own, hold, lease, operate, maintain, convey, sell, transfer, mortgage or otherwise encumber or dedicate for public use, real or personal property in connection with the business of this Association.
- 8. To borrow money and give security therefore, to expend money borrowed or collected by the Association from assessments or charges and other sums received by the Association for the payment and discharging of all proper costs, expenses and obligations incurred by the Association in carrying out all of the purposes for which the Association is formed.
- 9. To do any and all lawful things and acts and to have any and all lawful powers which a corporation organized under West Virginia law may do and have, and, in general, to do all things necessary and proper to accomplish the foregoing purposes, including the specific power to appoint any person as its agent to collect or assess levies by the Association and to enforce the Association's liens for unpaid assessments and charges or any other lien owned by the Association.
- IV. Provisions for the regulation of the internal affairs of this corporation are:
 - 1. The membership of the Association shall be persons, partnerships, firms, corporations, or entities who are owners, legal or equitable, of Units within the confines of the perimeters designated on the plats of the Community. Ownership of a Unit automatically makes the owner or owners of said Unit a member of the Association and such membership shall not be subject to the approval of the Board of Directors or other members of the Association.

- 2. Membership in said Association shall lapse and terminate when any member shall cease to be an owner of a Unit in the Community.
- 3. Meetings of members, including both annual and special meetings, shall be held at such times and place, either within or outside of the State of West Virginia, as may be provided in the By-Laws of the Association.
- 4. When title to a Unit in said Community is in the name of two or more persons, all of the joint owners shall automatically be members of the Association, but such ownership shall be limited to one vote for each Unit jointly owned by them.
- 5. No member may be expelled from membership (as differs from lapsed membership) in the Association for any reason whatsoever; provided, however, that the Board of Directors of the Association shall have the right to suspend the privileges and rights of a member to vote and to use the recreational facilities and amenities, if any, of the Association (i) for any period during which any Association charge owed by the member remains unpaid and delinquent; (ii) during the period of any continuing violation of the restrictive covenants of the Community, after the existence of the violation shall have been declared by the Board of Directors of the Association; and (iii) while any bill for charges owed by the member shall remain unpaid. However, when such delinquent unpaid charge or violation has been paid or corrected, the right of such member shall immediately be restored.
- 6. There shall be no other preferences, limitations or restrictions with respect to the relative rights of the members, except as to the rights of Developer as set forth in the Declaration.
- V. The Association is not authorized to issue any capital stock and shall not be conducted for profit. No part of the income of said Association shall inure to the benefit of any member, director or officer of said Association, other than indirectly resulting from the carrying out of the business of the Association. In the event of liquidation or dissolution of the corporation, whether voluntary or involuntary, no member, officer, or director of said Association shall be entitled to any distribution or division of its remaining property or its proceeds and the balance of all money and all property received by said Association, after payment of all debts and obligations, shall be applied to such public or charitable purposes as shall be determined by a majority of the Board members and as described under W. Va. Code § 31E-3-301.
 - VI. The full name and address of the incorporator is as follows:

Enrout Properties, LLC

1445 Stewartstown Road Morgantown, WV 26505

VII. The existence of this corporation is to be perpetual.

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- VIII. The name and address of the appointed person to whom notice of process may be sent is as follows: Kevin Adrian, President, Harvest Ridge Property Owners Association, Inc., 1445 Stewartstown Road, Morgantown, WV 26505.
- IX. The number of directors constituting the initial Board of Directors of the corporation is seven (7) and the names and addresses of the persons who are to serve as directors until the first annual meeting of members or until their successors are elected and shall qualify are as follows:

Kevin Adrian 3158 Halleck Road

Morgantown, WV 26508

Glenn T. Adrian 1015 Lucas Drive

Morgantown, WV 26505

Ryan Adrian 173 Windwood Drive

Morgantown, WV 26505

Richard B. Orr 378 Lexi Lane

Oakland, MD 21550

James Bolyard 38 Gladesville Road

Morgantown, WV 26508

William Bland P.O. Box 659

Dellslow, WV 26531

Michael Bland 45 Highland Street

Westover, WV 26506

The Board of Directors of the Association shall have the power to adopt By-Laws of the Association not inconsistent with these Articles, the Declaration and attachments thereto, or with the laws of the State of West Virginia. Pursuant to the By-Laws, the Board of Directors may elect a President, one or two Vice Presidents, a Secretary and a Treasurer. The offices of Secretary and Treasurer may be filled by one person. The officers shall have such qualifications, powers and duties and shall be elected in such manner, at such time and place, and shall serve for such terms as may be provided in the By-Laws of the Association.

The Association shall indemnify any director or officer against expenses actually and reasonably incurred by him in connection with the defense of any claim, action, suit or proceedings against him by reason of being or having been such director or officer, except in relation to matters as to which he shall be finally adjudged in such action, suit or proceeding to be liable for gross negligence or intentional misconduct in the performance of duty owed to the Association.

The Association shall compensate such Director or officer for actual expenses incurred by him in carrying out his duties and obligations as an officer and/or Director.

- X. None of the provisions of these Articles of Incorporation may be altered or amended in whole or in part in such a way as to bring them into conflict with the Declaration and deed restrictions now or hereafter made applicable to the Community. With the foregoing exception, these Articles may be freely amended by unanimous action of the Board of Directors or by two-thirds majority vote of all eligible voters.
- XI. As provided for under Chapter 31E, Article 2, a director of the corporation shall not be personally liable for monetary damages for any action taken or any failure to take any action, provided however that this provision shall not eliminate or limit the liability of a director for the following:
 - 1. The amount of a financial benefit received by a director to which he or she is not entitled;
 - 2. An intentional infliction of harm on the corporation;
 - 3. An unlawful distribution in violation of Chapter 31E, Article 8, Section 833 of the West Virginia Code (or the corresponding section of any future provision of the West Virginia Code); or
 - 4. An intentional violation of criminal law; or
 - 5. Any other prohibition on the elimination or limitation of personal liability of a director under Chapter 31E of the West Virginia Code as in effect at the time of the alleged action or failure to take action by such director.

The undersigned, for the purpose of forming a corporation under the laws of the State of West Virginia, do make and file these Articles of Incorporation, and have accordingly hereunto set his hand this 12th day of November, 2007.

ENROUT/PROPERTIES. LL

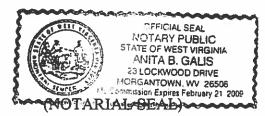
By:

Glenn T. Adrian, Member

STATE OF WEST VIRGINIA, COUNTY OF MONONGALIA, TO-WIT:

I, Anita 3. Galis, a notary public of said county, do certify that Glenn T. Adrian, the Member of EnRout Properties, LLC, a West Virginia limited liability company, who signed the writing hereto annexed, bearing date as of the 12th day of November, 2007, has this day in my said county, before me, acknowledged the same to be the act and deed of said limited liability company.

Given under my hand this	day of	November	, 2007.
My commission expires:	2-21-09		



Notary Public

These Articles of Incorporation prepared by: Brian D. Gallagher, Esq. Steptoe & Johnson PLLC United Center 1085 Van Voorhis Road, Suite 400 P.O. Box 1616 Morgantown, WV 26507-1616