

State of California

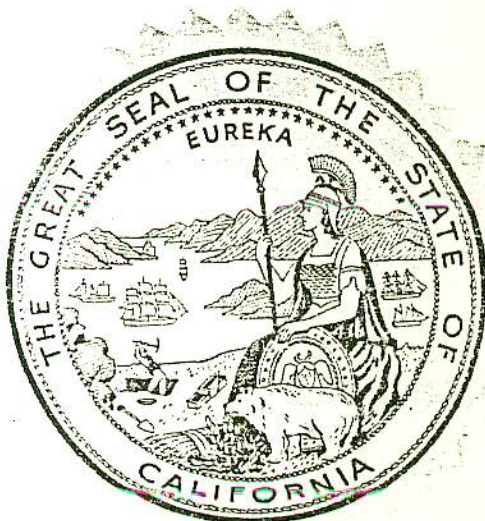
OFFICE OF THE SECRETARY OF STATE

I, *MARCH FONG EU*, Secretary of State of the State of California, hereby certify:

That the annexed transcript has been compared with the record on file in this office, of which it purports to be a copy, and that same is full, true and correct.

IN WITNESS WHEREOF, I execute
this certificate and affix the Great
Seal of the State of California this

MAR 1 - 1982



March Fong Eu

Secretary of State

ENDORSED
FILED
In the office of the Secretary of State
of the State of California
MAR 1 - 1982
MARCH FONG EU, Secretary of State
Phyllis E. Biaggi
Deputy

ARTICLES OF INCORPORATION

OF

BANKERS HILL TOWERS CONDOMINIUM CORPORATION

ARTICLE I

The name of this corporation is BANKERS HILL TOWERS CONDOMINIUM CORPORATION.

ARTICLE II

The principal office for the transaction of business of this corporation is located in San Diego County, State of California.

ARTICLE III

This corporation is a Nonprofit Mutual Benefit Corporation organized pursuant to the Nonprofit Mutual Benefit Corporation Law. The purpose of this corporation is to engage in any lawful act or activity for which a corporation may be organized under such Law. More specifically, this corporation will provide for the management, administration, maintenance, preservation, operation and architectural control of a condominium project located in the City of San Diego, County of San Diego, California, and for the promotion of the health, safety and welfare of its members.

ARTICLE IV

This corporation shall not, except to an insubstantial degree, engage in any activity or exercise any powers that are not in furtherance of the primary purposes of this corporation.

ARTICLE V

The name and address in this state of the corporation's initial agent for service of process is P. GARCIA-OVIES, 3444 Camino del Rio North, Suite 201, San Diego, California 92108.

ARTICLE VI

The authorized number and qualifications of members of this corporation, the different classes of membership, the property, voting and other rights and privileges of members, and their liability for dues and assessments and the method of collection thereof shall be as set forth in the Bylaws of this corporation.

ARTICLE VII

Upon the dissolution of this corporation, the net assets of this corporation shall be distributed to the members of the corporation as their interests may appear.

ARTICLE VIII

So long as there is more than one (1) class of members of this corporation, amendment to these Articles of Incorporation shall require (i) approval by the Board of Directors, and (ii) the assent (by vote or written consent) of members representing a majority or more of the voting power of each class of members. So long as there is only one (1) class of members of this corporation, amendment to these Articles of Incorporation shall require (i) approval by the Board of Directors, and (ii) the assent (by vote or written consent) of (a) a majority of the total voting power of members of this corporation, and (b) at least a

majority of the voting power of members of this corporation other than the Declarant, "Declarant" being defined in that certain Declaration of Restrictions covering real property the owners of which are required to be members of this corporation.

DATED: February 25, 1982 A. JOHN HECHT
A. JOHN HECHT, Incorporator

I declare that I am the person who executed the above Articles of Incorporation, and that this instrument is my act and deed.

A. JOHN HECHT
A. JOHN HECHT

UNRECORDED
MEETING