



The State of Texas
Secretary of State

CERTIFICATE OF INCORPORATION
OF

RIVER CROSSING PROPERTY OWNERS ASSOCIATION
CHARTER NUMBER 01568397

THE UNDERSIGNED, AS SECRETARY OF STATE OF THE STATE OF TEXAS,
HEREBY CERTIFIES THAT THE ATTACHED ARTICLES OF INCORPORATION FOR THE
ABOVE NAMED CORPORATION HAVE BEEN RECEIVED IN THIS OFFICE AND ARE
FOUND TO CONFORM TO LAW.

ACCORDINGLY, THE UNDERSIGNED, AS SECRETARY OF STATE, AND BY VIRTUE
OF THE AUTHORITY VESTED IN THE SECRETARY BY LAW, HEREBY ISSUES THIS
CERTIFICATE OF INCORPORATION.

ISSUANCE OF THIS CERTIFICATE OF INCORPORATION DOES NOT AUTHORIZE
THE USE OF A CORPORATE NAME IN THIS STATE IN VIOLATION OF THE RIGHTS OF
ANOTHER UNDER THE FEDERAL TRADEMARK ACT OF 1946, THE TEXAS TRADEMARK LAW,
THE ASSUMED BUSINESS OR PROFESSIONAL NAME ACT OR THE COMMON LAW.

DATED JAN. 31, 2000

EFFECTIVE JAN. 31, 2000



A handwritten signature in black ink, appearing to read "Elton Bomer".

Elton Bomer, Secretary of State

FILED
In the Office of the
Secretary of State of Texas

JAN 31 2000

Corporations Section

**ARTICLES OF INCORPORATION
OF
RIVER CROSSING PROPERTY OWNERS ASSOCIATION**

I, the undersigned natural person over the age of eighteen (18), acting as incorporator, adopt the following Articles of Incorporation of the RIVER CROSSING PROPERTY OWNERS ASSOCIATION (referred to as the "Corporation") under the terms of the Texas Non-Profit Corporation Act (referred to as the "Act"):

ARTICLE 1

NAME

The name of the Corporation is the RIVER CROSSING PROPERTY OWNERS ASSOCIATION.

ARTICLE 2

NONPROFIT CORPORATION

The Corporation is a nonprofit corporation.

ARTICLE 3

DURATION

The period of the duration of the Corporation shall be perpetual.

ARTICLE 4

PURPOSES

The primary purpose for which the Corporation is organized is to promote a community spirit and neighborly cooperation among all of the residents of RIVER CROSSING Subdivision and to own, manage and maintain any and all common areas, association owned property, ways, parks, lakes, or otherwise generally accessible

Exhibit A

areas in all units of the RIVER CROSSING Subdivision of Comal County, Texas.

ARTICLE 5

POWERS

Except as these Articles otherwise provide, the Corporation has all the powers provided in the Texas Non-Profit Corporation Act. Moreover, the Corporation has all implied powers necessary and proper to carry out its express powers. The Corporation may not compensate directors, or officers for services rendered to or for the Corporation in furtherance of one or more of its purposes.

ARTICLE 6

RESTRICTIONS AND REQUIREMENTS

The Corporation may not pay dividends or other corporate income to its directors, or officers, or otherwise accrue distributable profits, or permit the realization of private gain. The Corporation may not take any action prohibited by the Texas Non-Profit Corporation Act. The Corporation may not engage in any activities, except to an insubstantial degree, that do not further its purposes as set forth in these Articles.

ARTICLE 7

MEMBERSHIP

The Corporation shall have one class of members as provided in the Bylaws of the Corporation and the Declarations.

ARTICLE 8**INITIAL REGISTERED OFFICE AND AGENT**

The street address of the initial registered office of the Corporation is 9670 Ranch Road 12, Wimberley, TX 78676. The name of the initial registered agent at the office is Charles D. Patterson.

ARTICLE 9**BOARD OF DIRECTORS**

The qualifications, manner of selection, duties, terms and other matters relating to the Board of Directors shall be provided in the Bylaws. The initial Board of Directors shall consist of three persons. The number of directors may be increased or decreased by amendment of the bylaws. In electing directors, members may not cumulate their votes. The initial Board of Directors shall consist of the following persons at the following addresses:

CHARLES D. PATTERSON

P.O. Box 1629
Wimberley, TX 78676

JAY PATTERSON

P.O. Box 1629
Wimberley, TX 78676

MARK WEBB

P.O. Box 1629
Wimberley, TX 78676.

ARTICLE 10**LIMITATION ON LIABILITY OF DIRECTORS**

A director is not liable to the Corporation or members for monetary damages for

an act or omission in the director's capacity as director, except to the extent otherwise provided by a statute of the State of Texas.

ARTICLE 11

INDEMNIFICATION

The Corporation may indemnify a person who was, is, or is threatened to be made a named defendant or respondent in litigation or other person related to the Corporation as provided by the provisions in the Act governing indemnification. As provided in the Bylaws, the Board of Directors shall have the authority to define the requirements and limitations for the Corporation to indemnify directors, officers, members or others related to the Corporation.

ARTICLE 12

CONSTRUCTION

All references on these Articles of Incorporation to statutes, regulations, or other sources of legal authority shall refer to the authorities cited, or their successors, as they may be amended from time to time.

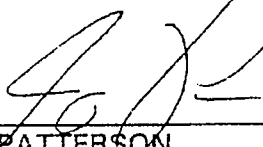
ARTICLE 13

INCORPORATOR

The name and street address of the incorporator is:

Jay Patterson
9670 Ranch Road 12
Wimberley, TX 78676.

I executed these Articles of Incorporation on this the 27th day of January,
2000.



JAY PATTERSON