

EXHIBIT F

ARTICLES OF INCORPORATION OF CIMA VISTA CONDOMINIUMS HOMEOWNERS
ASSOCIATION, INC.

ARTICLES OF INCORPORATION FOR A NONPROFIT CORPORATION

Form 300 NOT VALID AFTER JUNE 30, 2004

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Filing fee: \$50.00

Deliver to: Colorado Secretary of State

Business Division, 1560 Broadway, Suite 200

Denver, CO 80202-5169

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Pursuant to § 7-122-102 and part 3 of article 90 of title 7, Colorado Revised Statutes (C.R.S.), these Articles of Incorporation are delivered to the Colorado Secretary of State for filing.

1. The entity name of the nonprofit corporation is: Cima Vista Condominiums Homeowners Association, Inc.

The entity name of a nonprofit corporation may, but need not, contain the term "corporation", "incorporated", "company", or "limited" or any abbreviation of these terms. §7-90-601(3)(b), C.R.S.

2. The address of the initial principal office of the nonprofit corporation is: 20 East Cimarron, Colorado Springs, CO 80903

3. The name, and the business address, of the initial registered agent for service of process on the nonprofit corporation are: Name Edward M. McCord

Business Address (must be a street or other physical address in Colorado) 5825 Delmonico Dr., Suite 320, Colorado Springs, CO 80919

If mail is undeliverable to this address, ALSO include a post office box address: _____

4. The nonprofit corporation (✓ check appropriate box)
 will have voting members will not have voting members

5. The provisions not inconsistent with law regarding the distribution of assets on dissolution are as follows: as set forth in the bylaws

6. The name(s) and address(es) of the incorporator(s) is(are):
Name(s) Forrest Charlesworth Address(es) 20 East Cimarron, Colorado Springs, CO 80903

7. The (a) name or names, and (b) mailing address or addresses, of any one or more of the individuals who cause this document to be delivered for filing, and to whom the Secretary of State may deliver notice if filing of this document is refused, are: Edward M. McCord 5825 Delmonico Dr., Suite 320, Colorado Springs, CO 80919

Please refer to § 7-90-301 (8), C.R.S

First Addendum to Condominium Declaration
For
Cima Vista Condominiums

The following new Article IX is hereby incorporated as part of the Condominium Declaration for Cima Vista Condominiums:

XIX

LITIGATION PROVISIONS

Section 19.1 Unanimous consent of all Owners shall be required prior to the commencement of legal action by the Association against any architect, contractor, builder or builder vendor, engineer or inspector performing or furnishing the design, planning, supervision, inspection, construction, or observation of construction of any improvement to the Property (hereinafter referred to as "Litigation").

Section 19.2 No Litigation shall be commenced by the Association without advising First Mortgagees in advance and obtaining approval of said First Mortgagees in writing.

Section 19.3 No Litigation shall be commenced by the Association unless professional liability insurance under Section 13.1D is in place in the amount of at least \$2,000,000.00 to protect the Association, officers and directors, committees and property manager from personal liability in relation to their duties and responsibilities in connection with the Litigation.

Section 19.4 Prior to the commencement of Litigation, the Association shall present to the Owners a written estimate of any increase in insurance premiums or potential cancellation of coverage of professional liability insurance in place under Section 19.3 above as a result of the Litigation.

Section 19.5 The Association shall not commence Litigation until a written Litigation budget has been prepared, a Special Assessment has been made under Article 11, and any amount necessary to fund the Litigation has been collected and deposited into a special account for Litigation. Said amount deposited shall include any attorney's fees and costs which could be assessed against the Association in the Litigation in the event of adverse rulings.

Section 19.6 The Association shall not commence Litigation until a written plan has been approved by the Owners for the disbursement of any funds successfully recovered as a result of the Litigation.

