

## Exhibit B

### ARTICLES OF INCORPORATION

The undersigned, desiring to form a non-profit corporation under Chapter 1702 of the Ohio Revised Code, certifies as follows:

FIRST: The name of the corporation shall be Somerset Owners Association (the "Association").

SECOND: The place in Ohio where the principal office of the Association is to be located is in the Washington Township, Montgomery County, Ohio.

THIRD: The purposes for which the Association is formed are to own, operate and maintain certain Common Property (as defined in the Declaration of Covenants, Conditions and Restrictions for the Association (the "Declaration")) and to perform all other duties and rights contemplated by the Declaration.

FOURTH: Every person or entity who is a record owner of a fee simple interest in any Lot (as defined in the Declaration) shall be a member of the Association; however, persons or entities who hold an interest merely as security for the performance of an obligation shall not be members of the Association. Membership shall be appurtenant to and shall not be separated from ownership of a Lot. Upon a member's sale or other disposition of his or her Lot, the member's membership shall terminate and the new owner shall automatically become a member of the Association. Voting rights of members shall be set forth in the Code of Regulations adopted by the members (the "Code of Regulations").

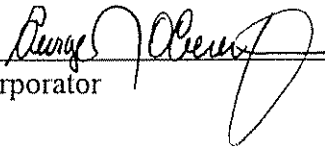
FIFTH: The affairs of the Association shall be managed by a Board of Trustees. The names and addresses of the persons who are initially to act as members of the Board of Trustees, until the selection of their successors as provided in the Code of Regulations, are:

1. George R. Oberer, Jr., 4324 Webster Street, Dayton, Ohio 45414
2. Michael F. Oberer, 4324 Webster Street, Dayton, Ohio 45414
3. Robert M. McCann, 4324 Webster Street, Dayton, Ohio 45414

The number, qualifications, terms of office, and manner and time of selection of successor trustees shall be as set forth in the Code of Regulations.

SIXTH: The Association shall cease to exist upon termination of the Declaration in accordance with its terms.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation on this 25<sup>th</sup> day of March, 2002.

  
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Incorporator