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State of Idaho

Department of State

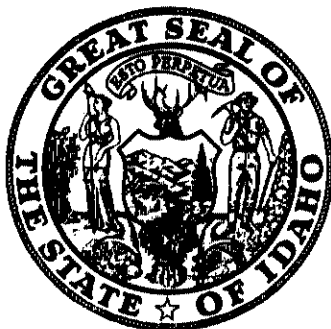
CERTIFICATE OF INCORPORATION OF

LENZ LAKEWOOD PARK HOMEOWNERS, INC.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Incorporation for the incorporation of LENZ LAKEWOOD PARK HOMEOWNERS, INC. duly signed pursuant to the provisions of the Idaho Nonprofit Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Incorporation and attach hereto a duplicate original of the Articles of Incorporation.

Dated: September 11, 1992



Pete T. Cenarrusa
SECRETARY OF STATE

By *Ray J. Clark*

ARTICLES OF INCORPORATION
OF
LENZ LAKEWOOD PARK HOMEOWNERS, INC.

The undersigned acting as incorporator of a corporation under the Idaho Business Corporation Act adopts the following Articles of Incorporation for such corporation under the provisions of Chapter 10, Title 30, Idaho Code.

ARTICLE I.

The name of the corporation is LENZ LAKEWOOD PARK HOMEOWNERS, INC.

ARTICLE II.

This is a non-profit membership corporation.

ARTICLE III.

This corporation shall have perpetual duration.

ARTICLE IV.

The purposes and objects for which this corporation is formed are the following:

1. To associate its members together for their mutual benefit, and to that end to take all action deemed desirable and necessary to protect their properties at Rockford Bay on Lake Coeur d'Alene, to obtain the assistance and support of all government regulatory agencies, to protect and enhance the land, watershed and water quality and to promote the well being of the members.

2. To do any other lawful activity necessary to carry out the purposes of the corporation.

ARTICLE V.

The corporation shall have the following powers:

1. To sue and be sued before competent tribunals at the will of the directors or membership.

2. To own, buy, sell, lease, assign, mortgage, hypothecate and by all lawful acts, deal in real and personal property, including the erection and maintenance of buildings and the obtaining of personal property which would further the interests of the corporation.

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3. To establish bank accounts, charge dues and fees, solicit money, engage in non-profit enterprises, raise money, hire and fire employees, make loans, acquire loans, deal in choses of action, and engage in any enterprises connected to the purposes herein established in any lawful way, so long as the same are of a non-profit nature.

4. To issue bonds, notes and other instruments of debt and to deal in the stocks, bonds, notes, mortgages and debt instruments of any other person, firm or corporation.

5. To join or merge with any other group, firm association or corporation, non-profit in nature, whose purposes are not in conflict with those herein stated.

ARTICLE VI.

This shall be a membership corporation. The membership fees and conditions shall be established by the By-Laws.

ARTICLE VII.

The location and post office of the registered office of the corporation is Donna J. Calvin, HC 12, Box 298, Rockford Bay, Coeur d'Alene, Idaho 83814. Donna J. Calvin is resident agent and the incorporator. Her mailing address is HC 12, Box 298, Rockford Bay, Coeur d'Alene, Idaho 83814.

ARTICLE VIII.

The number of directors of this corporation shall not be less than three nor more than nine.

The names and addresses of the persons who are to serve as directors until their successors are elected and shall qualify are as follows:

<u>NAME</u>	<u>ADDRESS</u>
Anthony J. Anderson	W. 421 Riverside Avenue Spokane, Washington 99201
Robert L. Dreyer	P.O. Box 1104 Coeur d'Alene, Idaho 83814
Donna J. Calvin.	HC 12, Box 298, Rockford Bay Coeur d'Alene, Idaho 83814
Fred Laubscher	4765 Rio Pinar Drive Reno, Nevada 89509
Laurence J. Barber	7014 Monroe Street Spokane, Washington 99201

Dated this 8th day of September, 1992.

Donna J. Calvin
DONNA J. CALVIN
Incorporator

STATE OF IDAHO)

SS:

County of Kootenai)

I, Genevieve C. Shaver, a notary public, do hereby certify that on this 8th day of September, 1992, personally appeared before me Donna J. Calvin, who, being by me first duly sworn, declared that she is the Incorporator of LENZ LAKEWOOD PARK HOMEOWNERS, INC., that she signed the foregoing document as Incorporator of the corporation and that the statements therein contained are true.

Genevieve C. Shaver
Notary Public for Idaho
Residing at Coeur d'Alene
My commission expires: Life