



CERTIFICATE OF INCORPORATION
OF

RIVER'S BEND CONDOMINIUM ASSOCIATION, INC.

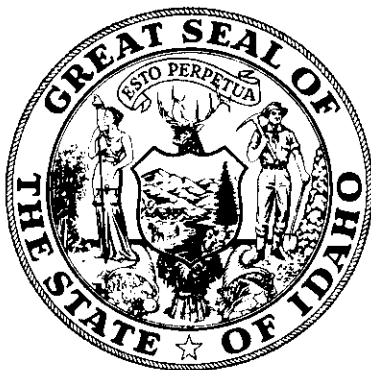
I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that
duplicate originals of Articles of Incorporation for the incorporation of _____

RIVER'S BEND CONDOMINIUM ASSOCIATION, 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 February 1, 19 82



SECRETARY OF STATE

Corporation Clerk

REC- 0
Feb 1
'82 JAN 32 AM 9 32

SECRETARY
ARTICLES OF INCORPORATION
STATE
OF

RIVER'S BEND CONDOMINIUM ASSOCIATION, INC.

The undersigned hereby associate themselves for the purpose of forming a corporation, and certify as follows:

ARTICLE I

NAME

The name of the corporation shall be RIVER'S BEND CONDOMINIUM ASSOCIATION, INC., hereinafter called the Association.

ARTICLE II

TERM

The period of its duration is perpetual.

ARTICLE III

PURPOSE

1. The purpose for which the Association is organized is to provide an entity pursuant to Chapter 15 of Title 55, Idaho Code, hereinafter called the Condominium Property Act, for the operation of River's Bend Condominium, a Condominium located upon the following lands:

A parcel of land lying in the Southwest Quarter of Section 8, Township 18 North, Range 3 East, Boise Meridian, Valley County, Idaho, being more particularly described as follows:

Commencing at the Quarter Corner between Sections 7 and 8, of Township 18 North, Range 3 East, Boise Meridian; Thence South 60° 52' 50" East a distance of 1994.27 feet to a 5/8 inch rebar, being a corner common to Lots 5 and 9, and the right-of-way of Mather Road of Edgewater Cottage Tracts, an unrecorded plat, and the True Point of Beginning.

Thence South 1° 25' 00" East on the right-of-way of said Mather Road a distance of 261.30 feet to a 5/8 inch rebar; Thence continuing

on said right-of-way on a curve to the left, which curve has a central angle of 28° 42' 34", a radius of 180.00 feet, a length of 90.19 feet, and a long chord which bears South 15° 46' 17" East a distance of 89.25 feet to a 5/8 inch rebar; Thence continuing on the boundary of said Edgewater Cottage Tracts North 75° 18' 28" West a distance of 73.70 feet to a P-K nail in the concrete of a sewer manhole; Thence North 80° 19' 00" West a distance of 129.00 feet to a 5/8 inch rebar; Thence North 74° 37' 00" West a distance of 138.70 feet to a 5/8 inch rebar; Thence North 42° 23' 00" West a distance of 73.60 feet to a 5/8 inch rebar; Thence North 8° 58' 00" East a distance of 98.30 feet to a 5/8 inch rebar; Thence North 20° 21' 00" East a distance of 151.30 feet to a 5/8 inch rebar; Thence North 37° 08' 00" East a distance of 70.40 feet to a 5/8 inch rebar; Thence North 85° 49' 00" East a distance of 156.33 feet to a 5/8 inch rebar; Thence North 36° 53' 00" East a distance of 72.39 feet to a 5/8 inch rebar; Thence South 71° 16' 00" East a distance of 40.04 feet to a 5/8 inch rebar; Thence South 1° 25' 00" East along the right-of-way of Mather Road a distance of 136.00 feet to the True Point of Beginning.

2. The Association shall make no distributions of income to its members, directors, or officers.

ARTICLE IV

POWERS

The powers of the Association shall include and be governed by the following provisions:

1. The Association shall have all of the common law and statutory powers of a corporation not for profit which are not in conflict with the terms of these Articles.

2. The Association shall have all of the powers and duties set forth in the Condominium Property Act except as limited by these Articles and the Declaration of Condominium, hereinafter called the Declaration, and all of the powers and duties reasonably necessary to operate the Condominium as set forth in the Declaration and as it may be amended

from time to time, including but not limited to the following:

(a) To make and collect assessments against members to defray the costs, expenses, and losses of the Condominium.

(b) To use the proceeds of assessments in the exercise of its powers and duties.

(c) To maintain, repair, replace, and operate the Condominium property.

(d) To purchase insurance upon the Condominium property and insurance for the protection of the Association and its members.

(e) To reconstruct improvements after casualty and to further improve the property.

(f) To make and amend reasonable regulations respecting the use of the property in the Condominium.

(g) To enforce by legal means the provisions of the Condominium Property Act, the Declaration, these Articles, the By-laws of the Association, and the regulations for the use of the Condominium property.

(h) To contract for the management of the Condominium and to delegate to such contractor all powers and duties of the Association except such as are specifically required by the Declaration to have approval of the Board of Directors or the membership of the Association.

(i) To contract for the management or operation of portions of the common elements susceptible to separate management or operation, and to lease such portions.

(j) To employ personnel to perform the services required for proper operation of the Condominium.

3. All funds and the titles of all properties

acquired by the Association and the proceeds thereof shall be held in trust for the members in accordance with the provisions of the Declaration, these Articles, and the By-laws.

4. The power of the Association shall be subject to and shall be exercised in accordance with the provisions of the Declaration and the By-laws.

ARTICLE V

MEMBERS

1. The members of the Association shall consist of all of the record owners of Units with the voting rights as set out in Section 15-1505 (1)(c) Idaho Code.

2. Change of membership in the Association shall be established by the recording in the public records of Valley County, Idaho, of a deed or other instrument establishing a record title to a Unit in the Condominium and the delivery to the Association of a certified copy of such instrument, the owner designated by such instrument thereby becoming a member of the Association. The membership of the prior owner shall be thereby terminated.

3. The share of a member in the funds and assets of the Association cannot be assigned, hypothecated, or transferred in any manner except as an appurtenance to his Unit.

ARTICLE VI

SHARES

1. The aggregate number of shares which the Corporation shall have authority to issue is 1,000.

2. The issued shares shall have no par value.

ARTICLE VII

OFFICE AND AGENT

1. The address of the initial registered office of the Corporation is 355 North Orchard, Suite 103, Boise, Idaho 83704.

2. The name of the initial registered agent of the Corporation at such address is Neal H. Russell.

ARTICLE VIII

DIRECTORS

1. The number of Directors constituting the initial Board of Directors shall be three.

2. The names and addresses of the members of the first Board of Directors who shall hold office until their successors are elected and have qualified, or until removed, are as follows:

Neal H. Russell
355 North Orchard
Suite 103
Boise, Idaho

Sharon K. Russell
355 North Orchard Suite 103
Boise, Idaho

Verna L. Storey
355 North Orchard Suite 103
Boise, Idaho

ARTICLE IX

INCORPORATORS

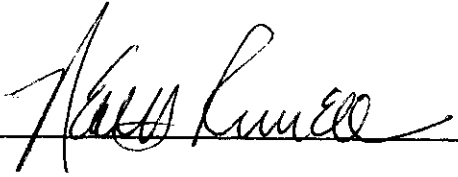
The names and residences of the Incorporators are as follows:

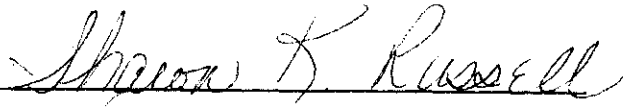
Neal H. Russell
355 North Orchard
Suite 103
Boise, Idaho


Sharon K. Russell
355 North Orchard Suite 103
Boise, Idaho

Verna L. Storey
355 North Orchard Suite 103
Boise, Idaho

IN WITNESS WHEREOF, the subscribers have hereto
affixed their signatures.





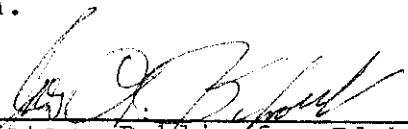


STATE OF IDAHO
County of Valley

)
) ss.
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On this 29th day of January, 1982, before me,
a Notary Public in and for the State of Idaho, personally
appeared NEAL H. RUSSELL, SHARON K. RUSSELL and VERNA L.
STOREY, known to me to be the persons whose names are
subscribed to the within instrument, and acknowledged to
me that they executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand
and affixed my official seal, the day and year in this
certificate first above written.



Notary Public for Idaho
Residing at: 1411 1st St