



0004568892

**STATE OF IDAHO***Office of the secretary of state, Lawrence Denney***CERTIFICATE OF ORGANIZATION LIMITED LIABILITY COMPANY**

Idaho Secretary of State

PO Box 83720

Boise, ID 83720-0080

(208) 334-2301

Filing Fee: \$100.00

*For Office Use Only***-FILED-**

File #: 0004568892

Date Filed: 2/1/2022 9:01:32 AM

Certificate of Organization Limited Liability Company	
Select one: Standard, Expedited or Same Day Service (see descriptions below)	Standard (filing fee \$100)
1. Limited Liability Company Name	
Type of Limited Liability Company	Limited Liability Company
Entity name	Cut Bank Investments, LLC
2. The complete street address of the principal office is:	
Principal Office Address	BREONNA ALBRO 577 MEADOWLARK LANE OLDTOWN, ID 83822
3. The mailing address of the principal office is:	
Mailing Address	BREONNA ALBRO 577 MEADOWLARK LN OLDTOWN, ID 83822-9240
4. Registered Agent Name and Address	
Registered Agent	Registered Agent BREONNA ALBRO Physical Address: BREONNA ALBRO 577 MEADOWLARK LANE OLDTOWN, ID 83822 Mailing Address: BREONNA ALBRO 577 MEADOWLARK LN OLDTOWN, ID 83822-9240
<input checked="" type="checkbox"/> I affirm that the registered agent appointed has consented to serve as registered agent for this entity.	
5. Governors	
Name	Address
BREONNA ALBRO	BREONNA ALBRO 577 MEADOWLARK LANE OLDTOWN, ID 83822
Signature of Organizer:	
<u>BREONNA ALBRO</u>	<u>02/01/2022</u>
Sign Here	Date

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IDAHO

DEPARTMENT OF FINANCE

BRAD LITTLE
Governor

PATRICIA R. PERKINS
Director

January 5, 2022

John Knecht, Owner
Knecht Income Tax Service

Transmitted via email to: john@knechtincometaxservice.com

RE: Cut Bank Investments, LLC – Use of the Word “Bank” in Company Name in Idaho

Dear Mr. Knecht:

Your emails received on December 28, 2021, and December 30, 2021, requesting approval of your client’s business name “Cut Bank Investments, LLC” for use in the state of Idaho has been reviewed by staff at the Idaho Department of Finance (Department). As you indicated in your emails, Cut Bank Investments, LLC is located in Idaho, but the business is one rental property located in Montana. You also stated that the owner is selling this Montana property and will be doing a 1031 exchange for property located in Idaho. Further, it is our understanding that your client’s business will not operate in Idaho as a depository institution or conduct the business of banking.

Idaho Code § 26-1202 generally prohibits persons from advertising or transacting business in this state under a name or title containing the word “bank,” “banker,” or a word or words of similar import, unless the person holds a banking charter. The Director of the Department may grant a waiver to allow the use of the word “bank,” “banker,” or words of similar import in certain circumstances. The waiver may be granted if:

- (a) The person is not engaged in banking or trust business;
- (b) The name or title used is not likely to deceive or mislead an individual to believe that the person is engaged in banking or trust business;
- (c) The name or title, or a name or title similar to it, is not already used by another person doing business in this state; and
- (d) The name or title does not suggest or imply that the person is engaged in unlawful conduct.

Based on the information you have provided, it appears that the four factors set forth above, which allow the Director to grant a waiver to use the word “Bank” in your organization’s name in Idaho, exist under the facts you have presented to us. As the Director’s duly appointed

FINANCIAL INSTITUTIONS BUREAU

Bureau Chief – Salvador Cruz

800 Park Blvd, Suite 200, Boise, Idaho 83712

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<http://finance.idaho.gov>

John Knecht
January 5, 2022
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designee, I hereby grant a waiver to Cut Bank Investments, LLC in accordance with Idaho Code § 26-1202 and note that the Department does not object to the use of the word "Bank" in its name.

If you have any questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in cursive script, appearing to read "Salvador Cruz".

Salvador Cruz
Financial Institutions Bureau Chief

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