

ARTICLES OF INCORPORATION OF
CEDAR RIDGE OWNERS COMPANY

I, the undersigned, natural person of the age of 21 years or more, acting as incorporator of the corporation under the Non-Profit Corporation Act of Idaho, Part 1, Chapter 3, Title 30, Idaho Code, adopt the following Articles of Incorporation for the company.

FILED
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SECRETARY OF STATE
STATE OF IDAHO

ARTICLE I

Section 1. Name. The name of the company is Cedar Ridge Owners Company ("CROC").

ARTICLE II

Section 2 Duration. The period of duration of CROC is perpetual.

ARTICLE III

Section 3 Purposes. The purposes for which CROC is organized are:

3.1 To own and hold title to the Common Area, road and utility easements as shown on the Plat of Cedar Ridge Addition To the City of Dover, Bonner County, Idaho recorded in Book 5 of Plats, Page 177, records of Bonner County, Idaho.

3.2 To implement, carry out and enforce all terms, conditions and provisions of the Restrictive Covenants In And For Cedar Ridge Addition To The City Of Dover, Idaho, recorded as Document Number 510564 records of Bonner County, Idaho.

3.3 To undertake all such further actions which will further the aforesaid purposes of CROC.

ARTICLE IV

Section 4. Initial Directors. The initial directors of CROC to serve until the first annual meeting of the Company are:

J. Paul Munson
19225 Kelsey Marie Ln SW
Rochester, WA 98579-8741

IDAHO SECRETARY OF STATE

11/12/1997 09:00
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J. S. Munson
4164 North Marcliffe Ave.
Boise, Idaho 83704

Ellen M Darling
1502 Cedar Ridge Road
Sandpoint, Idaho 83864

ARTICLE V

Section 5. Powers. CROC shall have all powers necessary and appropriate to carry out its purposes permitted by the laws of the State of Idaho. The full authority to control the affairs of CROC is vested in the Board of Directors. The Board of Directors shall adopt and amend from time to time by-laws for CROC.

ARTICLE VI

Section 6. Members. The owner of each lot in the Cedar Ridge Addition To The City Of Dover, Bonner County Idaho shall be a Member of CROC. If there are multiple owners of a lot they shall designate a representative who shall vote the membership of the lot and otherwise exercise the rights of membership. A person or entity that owns more than one lot shall be deemed to hold a membership for each lot owned. The membership of each lot shall transfer automatically upon conveyance of a lot. The membership of each lot shall be deemed held by the record title holder of the lot.

ARTICLE VII

Section 7. Registered Agent. The initial registered agent of CROC is Ellen M. Darling, and the address of the initial registered office of CROC is 1502 Cedar Ridge Road, Sandpoint, Idaho 83864.

ARTICLE VIII

Section 8. Incorporator. The name and address of the incorporator is J. S. Munson, 4164 N. Marcliffe Ave., Boise, Idaho 83704.

ARTICLE IX

Section 9. Dissolution. Upon dissolution of CROC, after payment of all debts and obligations as required by law, the assets of CROC shall be distributed to its Members in kind as tenants in common.

ARTICLE X

Section 10. Indemnification. CROC shall indemnify its Directors, Officers, employees, and agents to the full extent allowed by law.

In witness whereof the Incorporator has executed these Articles of Incorporation this 10th day of November 1997.

Incorporator

A handwritten signature in cursive script, appearing to read "J. S. Munson".

J. S. Munson

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