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JUN 9 2002

ARTICLES OF INCORPORATION
OF
CRENSHAW ON OHIO, INC.

The undersigned incorporator, desiring to form a non-profit corporation under the Idaho Nonprofit Corporation Act, adopts the following articles of incorporation.

ARTICLE ONE: The name of the corporation is: Crenshaw on Ohio, Inc.

ARTICLE TWO: The purpose for which the corporation is organized is to act as the management body for the condominium estate which is now described as:

Lots 1 and 2, Block 1, CRENSHAW'S ADDITION TO
RATHDRUM, according to the plat recorded in
Book "A" of Plats at Page 121, records of
Kootenai County, Idaho

This property is commonly referred to as 780 W. Crenshaw Street, Rathdrum, Idaho. In performance of this purpose the corporation shall exercise power consistent with Idaho's Condominium Property Act.

ARTICLE THREE: The names and addresses of the individuals who will serve as the initial directors for the corporation are:

Tamara Degitz
c/o Habitat for Humanity
of North Idaho, Inc.
812 Fifth Street
Coeur d'Alene, Idaho 83814

IDAHO SECRETARY OF STATE
11/08/2002 05:00
CK: 7851 CT: 19872 BH: 645185
1 @ 30.00 = 30.00 INC NONP # 2

ARTICLES OF INCORPORATION OF
RATHDRUM'S FOURTH STREET, INC. - 1

C146168

Mariann Bethke
c/o Habitat for Humanity
of North Idaho, Inc.
812 Fifth Street
Coeur d'Alene, Idaho 83814

J. Warren Fisher
c/o Habitat for Humanity
of North Idaho, Inc.
812 Fifth Street
Coeur d'Alene, Idaho 83814

ARTICLE FOUR: The name and street address of the corporation's initial registered agent and the street address of that agent are:

Habitat for Humanity of North Idaho, Inc.
812 Fifth Street
Coeur d'Alene, Idaho 83814

ARTICLE FIVE: The name and address of the incorporator are:

William Appleton
924 Sherman Avenue
Coeur d'Alene, Idaho 83814

ARTICLE SIX: The corporation will have three (3) members. Membership is limited to owners of the three condominium units. An owner of a condominium unit is automatically a member. Each unit's owner is entitled one vote for the election of board of directors and other issues presented to the membership. In the event a condominium unit is owned by more than one person, those joint-owners shall be considered one member and shall be entitled to one vote on membership issues.

ARTICLE SEVEN: The corporation is authorized to levy assessments against the members for the maintenance of the condominium project. Provided, however, in the event Habitat for Humanity of North Idaho, Inc. remains or becomes an owner of a

condominium unit, it shall not be liable for any assessment nor shall it be liable for assessment as delegate.

a. Each owner of a condominium unit shall be liable for a regular monthly assessment and any special assessment. Such assessment shall be equal as to each member unless the need for the assessment was due to the negligence or fault of a member, a person in a member's family, or guest of a member. The amount of regular assessment and the time when a special assessment is due shall be determined by a majority vote of the board of directors.

b. The receipts from the assessments shall be used only for maintenance, repair, and refurbishing of the common area and the limited common areas of the condominium project.

c. The regular monthly assessments and the special assessments shall be established and collected as provided herein and in the Bylaws of the corporation. The monthly and special assessments, together with interest, costs, and actual attorney fees, shall be a charge and a continuing lien upon the unit against which each assessment is made, the lien to become effective upon recordation with the Kootenai County Assessor of a notice of assessment. Each such assessment, together with interest, costs, and actual attorney fees, shall also be the personal obligation of the person or persons who are the owner of such unit at the time

when the assessment fell due. No owner of a unit may exempt himself from liability for his assessment by waiver of the benefits, by waiver of the use or enjoyment of any of the property, or by the abandonment of his unit. When a notice of assessment has been recorded, such assessment shall constitute a lien on the subject unit. Such lien, when delinquent, may be enforced by sale by the corporation after failure of the owner to pay such assessment, pursuant to the power of sale permitted by the Idaho Code for such assessment or pursuant to the power of sale permitted by the Idaho Code for foreclosure. Suit to recover a money judgment for unpaid assessments, costs of suit, and attorney fees shall be maintainable without foreclosure or waiving the lien securing the same. All such liens for unpaid assessments, upon recording, shall have priority over any and all liens against the unit so assessed except the Court's real property taxes, regardless of when such other liens and encumbrances may have been recorded.

ARTICLE EIGHT: The election for the board of directors shall be by cumulative vote.

ARTICLE NINE: These articles of incorporation may be amended only by unanimous vote of the members.

ARTICLE TEN: In the event of dissolution or liquidation of the corporation, after payment of all outstanding indebtedness of

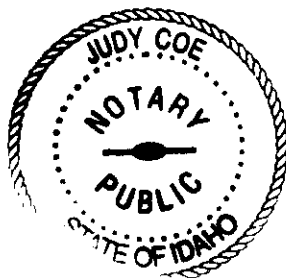
the corporation, the outstanding capital credits shall be retired without priority on a prorated basis before there is any payment made on account of property rights of members. All distribution of assets upon dissolution shall be otherwise consistent with the law.

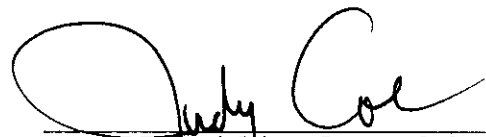
DATED this 31st day of October, 2002.


William Appleton

STATE OF IDAHO)
 (ss.
County of Kootenai)

On this 31st day of October, 2002, before me a notary public personally appeared William Appleton, known to me to be the person whose name is subscribed to the foregoing articles, and he acknowledged to me that he executed this document.




Notary Public for Idaho
Residing at: Hayden
Commission Expires: 9/2/04