

**ARTICLES OF INCORPORATION
FOR
LOLO CREEK TRAILS HOMEOWNERS ASSOCIATION, INC.**

The undersigned, a natural person of legal age, acting as incorporator of a nonprofit Corporation under the provisions of the Montana Non-profit Corporation Act, hereby adopts the following articles of Incorporation for such non-profit Corporation:

ARTICLE I

The name of the Corporation is Lolo Creek Trails Homeowners Association, Inc.

ARTICLE II

The period of duration of the Corporation is perpetual.

ARTICLE III

The Corporation is a mutual benefit corporation and will have members.

ARTICLE IV

The Corporation is organized for the purpose of operating a homeowners association, including but not limited to, administering the Declaration of Covenants, Conditions and Restrictions of Lolo Creek Trails, Phase I and II, assessing Owners of Lots in said subdivision, both Phase I and II, maintaining and improving common areas and any other activities in which a homeowners' association might typically engage.

ARTICLE V

(a) Bylaws. The initial Bylaws shall be adopted by the Board of Directors. The power to alter, amend or repeal the Bylaws shall be vested in the Board of Directors. The Bylaws may contain any provisions for the regulation and management of the Corporation not inconsistent with these Articles of Incorporation and the laws of the State of Montana.

(b) Transactions in Which Directors Have an Interest. Any contract or other transaction between the Corporation and one or more of its directors, or between the Corporation and any firm of which one or more of its directors are members or employees, or in which they are interested, or between the Corporation and any Corporation or association of which one or more of its directors are shareholders, members, directors, officers or employees, or in which they are interested, shall be valid for all purposes, notwithstanding the presence of the director or directors at the meeting of the board of directors of the Corporation that acts upon, or in reference to, the contract or transaction, and notwithstanding his or their participation in the action, if the fact of such interest shall

be disclosed or known to the Board of Directors and the Board of Directors shall, nevertheless, authorize or ratify the contract or transaction. The interested director or directors shall be counted in determining whether a quorum is present and to be entitled to vote on such authorization or ratification. This section shall not be construed to invalidate any contract or other transaction that would otherwise be valid under the common or statutory law applicable to it.

(c) Indemnification of Directors, Officers and Employees. The Corporation shall have the power to indemnify any person made a party to any action, suit or proceeding, whether civil or criminal, by reason of the fact that he, or the decedent whose estate he represents, is or was a director, officer or employee of the Corporation, or of any Corporation which he served in such capacity at the request of the Corporation, against the reasonable expenses, including attorney's fees, actually and reasonably incurred by him in connection with the defense of the action, suit or proceeding, or in connection with any appeal in it, and to reimburse any such person any amount paid upon any judgement or the reasonable costs of settlement of any such action, suit or proceeding; but to make no indemnification or reimbursement in relation to matters as to which it shall be finally adjudged in this action, suit or proceeding the director, officer or employee is liable for gross negligence or willful misconduct in the performance of duty to the Corporation.

(d) Amendment of Articles of Incorporation. The Corporation reserves the right from time to time to amend, alter or repeal any provision of its Articles of Incorporation in any manner now or hereafter permitted by the laws of the State of Montana.

ARTICLE VI

A director shall have no liability to the Corporation, any member or any other person for any action taken or not taken as a director, if the director acted in compliance with, Section 35-2-416, M.C.A., or otherwise pursuant to the Montana Non-profit Corporation Act.

ARTICLE VII

The address of the initial registered office of the Corporation is located at 2503 Windemere Lane, Missoula, MT 59804. The name of the initial registered agent at such address is Dennis W. Doran, who by his signature below accepts appointment as registered agent.

ARTICLE VIII

Upon dissolution of the corporation pursuant to Section 35-2-720, et seq., M.C.A. all assets remaining after the payment of known creditors shall be distributed as follows:

(1) All real property, including its improvements, and other rights therein shall be conveyed jointly to all members of the corporation in equal shares as tenants in common.

(2) All other assets of the corporation shall be liquidated and reduced to cash, the proceeds of which shall be distributed to the members in equal shares, unless otherwise agreed to by the members.

ARTICLE IX

The initial Board of Directors shall consist of three (3) members. The number of directors who shall manage the business affairs of the Corporation shall be such as from time to time may be fixed by, or in the manner provided in, the Bylaws and amendments thereto, but the number of directors may not be less than three (3).

The board of directors are as follows:

1. Wendy Bush, 11669 Stella Blue Dr., Lolo, Montana 59847
2. Jeanne Elliott, 7688 Cassidy Trail, Lolo Montana 59847
3. Brandon Wright, 11122 Stella Blue Dr., Lolo, Montana 59847

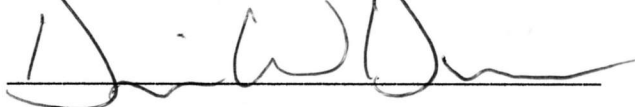
ARTICLE X

The name and address of the incorporator of the Corporation is:

Dennis W. Doran
2503 Windemere Lane
Missoula, MT 59804

Dated this 27 day of March, 2007

INCORPORATOR/REGISTERED AGENT



Dennis W. Doran