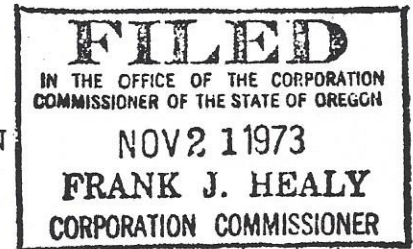


ARTICLES OF INCORPORATION
of
RIVERBANK HOME OWNERS ASSOCIATION
a Non-Profit Corporation

FILE NO. 103768



KNOW ALL MEN BY THESE PRESENTS, That PAUL H. HEBB
a natural person of the age of twenty-one years or more, does hereby
incorporate the corporation named herein and hereby does adopt, execute
and verify, in duplicate, the following Articles of Incorporation thereof:

ARTICLE I.

The name of the corporation is RIVERBANK HOME OWNERS
ASSOCIATION and its duration shall be perpetual.

ARTICLE II.

The purpose or purposes for which said corporation is organized
are: (1) To engage in any lawful activity, none of which is for profit, for
which corporations may be organized pursuant to Chapter 61 of the Revised
Statutes.

ARTICLE III.

The address, including street and number, of the initial registered
office of the corporation is: 425 Second Street, Lake Oswego, Oregon 97034,
and the name of its initial registered agent at such address is Paul H. Hebb.

ARTICLE IV.

The number of the directors constituting the initial board of directors
shall be three (3) and the respective names and addresses (including street
and number) of the persons who are to serve as the initial directors are:

1. Paul H. Hebb

425 Second Street, Lake Oswego, Oregon 97034

2. Carole L. Hebb 425 Second Street, Lake Oswego, Oregon 97034

3. Stuart O. Kendall 425 Second Street, Lake Oswego, Oregon 97034

ARTICLE V.

The name and address, including number and street, of the incorporator is:

Paul H. Hebb 425 Second street, Lake Oswego, Oregon 97034

ARTICLE VI.

Upon dissolution or final liquidation of this corporation the assets shall be distributed in accordance with the provisions of Oregon Revised Statutes Chapter No. 61 and any applicable Internal Revenue Statutes.

IN WITNESS WHEREOF, the undersigned incorporator, declares under penalties of perjury that I have examined the foregoing document and to the best of my knowledge and belief, it is true, correct and complete.

Dated:

4-21-73

Paul H. Hebb
Paul H. Hebb