State of Rhode Island and Providence Plantations
Department of State - Business Services Division

RECEIVED
SECRETARY OF STATE
CORPORATIONS DIV
2016 SEP 13 AM 9:57

Certificate of Authority
FOREIGN Non-Profit Corporation

→ Filing Fee: $50.00

Pursuant to the provisions of RIGL 7-6-74, the undersigned foreign non-profit corporation hereby applies for a Certificate of Authority to conduct affairs in the State of Rhode Island, and for that purpose submits the following statement:

1. The name of the corporation is:

Christian Reformed Church Loan Fund, Inc., U.S.

If this name is unavailable in Rhode Island, the corporation's elected name is:

N/A

2. It is incorporated under the laws of: **Michigan**

3. The date of its incorporation is: **October 6, 1983**

And the period of its duration is: CHECK ONLY ONE BOX

☑ Perpetual (on-going)

☐ Date certain for dissolution ______________________

4. The address of its principal place of business is:

1700 28th Street SE, Grand Rapids, MI 49560

5. The name and address of the initial registered agent/office in Rhode Island is:

Agent Name **Richard Nadeau, Esq., Partridge Snow & Hahn LLP**

Street Address (NOT a P.O. Box) **40 Westminster Street, Suite 1100**

City/Town **Providence** State **RHODE ISLAND** Zip Code **02903**

6. List the specific purposes for transacting business in Rhode Island:

The Corporation assists in the financing of capital improvements for organized Christian Reformed Churches.

Check the box to indicate an attachment. ☐

MAIL TO:
Division of Business Services
148 W. River Street, Providence, Rhode Island 02904-2615
Phone: (401) 222-3040
Website: www.sos.ri.gov

FILED
SEP 13 2016 9:57
BY Cu 283332

FORM 250 - Revised 06/2016

7. The names and respective addresses of its directors and officers are:		
OFFICE	NAME	ADDRESS
Director	**James Brewer**	**904 E. 40th Street, Chicago, IL 60653**
Director	**Tom Sinke**	**246 Aurora SE, Grand Rapids, MI 49507**
Director		
President	**Andrea Karsten**	**4965 W. Village Trail, Ada, MI 49301**
Vice President	**Ken Stienstra**	**6777 Paradise Park, Saranac, MI 48881**
Treasurer	**Cheryl De Boer**	**5023 S. 174th Street, Omaha, NE 68135**
Secretary	**Scott Ritsema**	**2329 Tecumseh Drive SE, Grand Rapids, MI 49506**
		Check the box to indicate an attachment. ☐

8. This application must be accompanied by Certified Copies of its Articles of Incorporation and **ALL** Amendments issued by the proper officer of the state or country under the laws of which it is incorporated that is dated within 60 days of the filing of this document.

Under penalty of perjury, we declare and affirm that we have examined this Application for Certificate of Authority, including and accompanying attachments, and that all statements contained herein are true and correct.

Type or Print Name of ☐ President OR ☑ Vice President	Date
Ken Stienstra	9-1-16
Signature of President OR Vice President	
Type of Print Name of ☑ Secretary OR ☑ Assistant Secretary	Date
Scott Ritsema	
Signature of Secretary OR Assistant Secretary	

If you have any questions, please call us at (401) 222-3040, Monday through Friday, between 8:30 a.m. and 4:30 p.m., or email corporations@sos.ri.gov.

7. The names and respective addresses of its directors and officers are:		
OFFICE	NAME	ADDRESS
Director	**James Brewer**	**904 E. 40th Street, Chicago, IL 60653**
Director	**Tom Sinke**	**246 Aurora SE, Grand Rapids, MI 49507**
Director		
President	**Andrea Karsten**	**4965 W. Village Trail, Ada, MI 49301**
Vice President	**Ken Stienstra**	**6777 Paradise Park, Saranac, MI 48881**
Treasurer	**Cheryl De Boer**	**5023 S. 174th Street, Omaha, NE 68135**
Secretary	**Scott Ritsema**	**2329 Tecumseh Drive SE, Grand Rapids, MI 49506**

Check the box to indicate an attachment. ☐

8. This application must be accompanied by Certified Copies of its Articles of Incorporation and **ALL** Amendments issued by the proper officer of the state or country under the laws of which it is incorporated that is dated within 60 days of the filing of this document.

Under penalty of perjury, we declare and affirm that we have examined this Application for Certificate of Authority, including and accompanying attachments, and that all statements contained herein are true and correct.

Type or Print Name of ☐ President OR ☑ Vice President	Date
Ken Stienstra	
Signature of President OR Vice President	
Type of Print Name of ☑ Secretary OR ☐ Assistant Secretary	Date
Scott Ritsema	8/31/16
Signature of Secretary OR Assistant Secretary	

UNITED STATES OF AMERICA

The State of Michigan

Department of Licensing and Regulatory Affairs

Lansing, Michigan

This is to Certify that the annexed copy has been compared by me with the record on file in this Department and that the same is a true copy thereof.

This certificate is in due form, made by me as the proper officer, and is entitled to have full faith and credit given it in every court and office within the United States.

In testimony whereof, I have hereunto set my hand, in the City of Lansing, this 30th day of August, 2016

Julia Dale

Julia Dale, Director
Corporations, Securities & Commercial Licensing Bureau

GOLD SEAL APPEARS ONLY ON ORIGINAL

United States of America

The State of Michigan

Department of Licensing and Regulatory Affairs

Lansing, Michigan

This is to Certify That

CHRISTIAN REFORMED CHURCH LOAN FUND, INC., U.S.

was validly incorporated on October 6, 1983, as a Michigan nonprofit corporation, and said corporation is validly in existence under the laws of this state.

This certificate is issued pursuant to the provisions of 1982 PA 162, as amended, to attest to the fact that the corporation is in good standing in Michigan as of this date and is duly authorized to conduct affairs in Michigan and for no other purpose.

This certificate is in due form, made by me as the proper officer, and is entitled to have full faith and credit given it in every court and office within the United States.

In testimony whereof, I have hereunto set my hand, in the City of Lansing, this 30th day of August, 2016.

Julia Dale

Julia Dale, Director
Corporations, Securities & Commercial Licensing Bureau

GOLD SEAL APPEARS ONLY ON ORIGINAL

CS-502 (Rev.1-83)

MICHIGAN DEPARTMENT OF COMMERCE-CORPORATION AND SECURITIES BUREAU

(For Bureau use only)

FILED

OCT 6 1983

Administrator
MICHIGAN DEPARTMENT OF COMMERCE
Corporation & Securities Bureau

Date Received
AUG 29 1983

CORPORATION IDENTIFICATION NUMBER 717-692

ARTICLES OF INCORPORATION
For Use By Domestic Nonprofit Corporations

Pursuant to the provisions of Act 162, Public Acts of 1982, the undersigned corporation executes the following Articles:

ARTICLE I

The name of the corporation is Christian Reformed Church Loan Fund, Inc.

ARTICLE II

The purpose or purposes for which the corporation is organized are as follows:

The corporation is organized solely for the benefit of the Christian Reformed Church in North America, and its member churches and boards, and its purposes include, without limitation, acting for the benefit of, and assisting in the financing of capital improvements for organized churches in such denomination and for churches organized and supported by the Board of Home Missions of such denomination; and further, shall include, without limitation, borrowing funds from financial institutions, individuals, churches, agencies, and other organizations created to support the purposes of such denomination; and further shall include, without limitation, issuing securities and other evidences of indebtedness in order to acquire funds in furtherance of the corporation's purposes.

ARTICLE III

Said corporation is organized upon a nonstock basis.

The amount of assets which said corporation possesses is: none.

Said corporation is to be financed under the following general plan:

Contributions from members of the Christian Reformed Church in North America and others and by borrowing.

The corporation is organized on a directorship basis.

APPEARS ONLY ON ORIGINAL

ARTICLE IV

1. The location and mailing address of the initial registered office is 2850 Kalamazoo Avenue, S.E., Grand Rapids, Michigan 49560.

2. The name of the initial resident agent at the registered office is Harry Vander Meer.

ARTICLE V

The name and address of the incorporator is Harry Vander Meer, 2850 Kalamazoo Avenue, S.E., Grand Rapids, Michigan 49560.

ARTICLE VI

In the event of dissolution and liquidation of the corporation, the net assets thereof, if any, shall be distributed solely to the Christian Reformed Church in North America.

These Articles of Incorporation are hereby signed by the incorporators on this 19th day of August, 1983.

Harry J. Vander Meer

C&S-515 (Rev 11-85)   873D#9284   0714   ORG&FI $10.00

MICHIGAN DEPARTMENT OF COMMERCE — CORPORATION AND SECURITIES BUREAU

(FOR BUREAU USE ONLY)

FILED

JUL 20 1987

Administrator
MICHIGAN DEPARTMENT OF COMMERCE
Corporation & Securities Bureau

Date Received
JUL 14 1987

CERTIFICATE OF AMENDMENT TO THE ARTICLES OF INCORPORATION

For use by Domestic Corporations

(Please read instructions and Paperwork Reduction Act notice on last page)

Pursuant to the provisions of Act 284, Public Acts of 1972, as amended (profit corporations), or Act 162, Public Acts of 1982, as amended (nonprofit corporations), the undersigned corporation executes the following Certificate:

1. The present name of the corporation is: Christian Reformed Church Loan Fund, Inc.

2. The corporation identification number (CID) assigned by the Bureau is: 717-642

3. The location of its registered office is:

2850 Kalamazoo Avenue, S.E., Grand Rapids (Street Address) (City), Michigan 49560 (ZIP Code)

4. Article I of the Articles of Incorporation is hereby amended to read as follows:

The name of the corporation is Christian Reformed Church Loan Fund, Inc., U.S.

RA

[redacted] EARS ONLY ON ORIGIN [redacted]

5. COMPLETE SECTION (a) IF THE AMENDMENT WAS ADOPTED BY THE UNANIMOUS CONSENT OF THE INCORPORATOR(S) BEFORE THE FIRST MEETING OF THE BOARD OF DIRECTORS OR TRUSTEES; OTHERWISE, COMPLETE SECTION (b)

a. ☐ The foregoing amendment to the Articles of Incorporation was duly adopted on the ________ day of ________________, 19____, in accordance with the provisions of the Act by the unanimous consent of the incorporator(s) before the first meeting of the board of directors or trustees.

Signed this ______ day of ________________________________, 19____

________________________ ________________________

________________________ ________________________

________________________ ________________________

________________________ ________________________

(Signatures of all incorporators; type or print name under each signature)

b. ☒ The foregoing amendment to the Articles of Incorporation was duly adopted on the 19th day of, June, 1987. The amendment: (check one of the following)

☒ was duly adopted in accordance with Section 611(2) of the Act by the vote of the shareholders if a profit corporation, or by the vote of the shareholders or members if a nonprofit corporation, or by the vote of the directors if a nonprofit corporation organized on a nonstock directorship basis. The necessary votes were cast in favor of the amendment.

☐ was duly adopted by the written consent of all the directors pursuant to Section 525 of the Act and the corporation is a nonprofit corporation organized on a nonstock directorship basis.

☐ was duly adopted by the written consent of the shareholders or members having not less than the minimum number of votes required by statute in accordance with Section 407(1) and (2) of the Act. Written notice to shareholders or members who have not consented in writing has been given. (Note: Written consent by less than all of the shareholders or members is permitted only if such provision appears in the Articles of Incorporation.)

☐ was duly adopted by the written consent of all the shareholders or members entitled to vote in accordance with Section 407(3) of the Act.

Signed this 9th day of July, 19 87

By Calvin H. Nagel President
(Signature)

Calvin H. Nagel, President
(Type or Print Name) (Type or Print Title)

C&S-515 (Rev. 11-85)

DOCUMENT WILL BE RETURNED TO NAME AND MAILING ADDRESS INDICATED IN THE BOX BELOW. Include name, street and number (or P.O. box), city, state and ZIP code.

Barbara A. Bluford - P-34681
Bodman, Longley & Dahling
755 W. Big Beaver Road, Suite 2020
Troy, Michigan 48084

Name of person or organization remitting fees:

Bodman, Longley & Dahling

Preparer's name and business telephone number:

Barbara A. Bluford, Esquire

(313) 362-2110

INFORMATION AND INSTRUCTIONS

1. This form is issued under the authority of Act 284, P.A. of 1972, as amended, and Act 162, P.A. of 1982, as amended. The amendment cannot be filed until this form, or a comparable document, is submitted.
2. Submit one original copy of this document. Upon filing, a microfilm copy will be prepared for the records of the Corporation and Securities Bureau. The original copy will be returned to the address appearing in the box above as evidence of filing.

   Since this document must be microfilmed, it is important that the filing be legible. Documents with poor black and white contrast, or otherwise illegible, will be rejected.
3. This document is to be used pursuant to the provisions of section 631 of the Act for the purpose of amending the articles of incorporation of a domestic profit or nonprofit corporation. Do not use this form for restated articles. A nonprofit corporation is one incorporated to carry out any lawful purpose or purposes not involving pecuniary profit or gain for its directors, officers, shareholders, or members. A nonprofit corporation organized on a nonstock directorship basis, as authorized by Section 302 of the Act, may or may not have members, but if it has members, the members are not entitled to vote.
4. Item 2 — Enter the identification number previously assigned by the Bureau. If this number is unknown, leave it blank.
5. Item 4 — The entire article being amended must be set forth in its entirety. However, if the article being amended is divided into separately identifiable sections, only the sections being amended need be included.
6. This document is effective on the date approved and filed by the Bureau. A later effective date, no more than 90 days after the date of delivery, may be stated.
7. If the amendment is adopted before the first meeting of the board of directors, item 5(a) must be completed and signed in ink by all of the incorporators listed in Article V of the Articles of Incorporation. If the amendment is otherwise adopted, item 5(b) must be completed and signed in ink by the president, vice-president, chairperson, or vice-chairperson of the corporation.
8. FEES: Filing fee (Make remittance payable to State of Michigan) $10.00

   Franchise fee for profit corporations (payable only if authorized capital stock has increased) — ½ mill (.0005) on each dollar of increase over highest previous authorized capital stock.
9. Mail form and fee to:

   Michigan Department of Commerce
   Corporation and Securities Bureau
   Corporation Division
   P.O. Box 30054
   Lansing, MI 48909
   Telephone: (517) 373-0493

GOLD SEAL APPEARS ONLY ON ORIGINAL

CAS-515 (3-88)

894E#7929 0710 ORG&FI $10.00

MICHIGAN DEPARTMENT OF COMMERCE — CORPORATION AND SECURITIES BUREAU

(FOR BUREAU USE ONLY)

FILED

JUL 31 1989

Administrator
MICHIGAN DEPT OF COMMERCE
Corporation & Securities Bureau

Date Received

JUL 27 1989

CERTIFICATE OF AMENDMENT TO THE ARTICLES OF INCORPORATION

For use by Domestic Corporations

(Please read information and instructions on last page)

Pursuant to the provisions of Act 284, Public Acts of 1972 (profit corporations), or Act 162, Public Acts of 1982 (nonprofit corporations), the undersigned corporation executes the following Certificate:

1. The present name of the corporation is:
Christian Reformed Church Loan Fund Inc., U.S.
2. The corporation identification number (CID) assigned by the Bureau is: 7 1 7 — 6 4 2
3. The location of its registered office is:

2850 Kalamazoo Avenue, S.E. (Street Address) Grand Rapids (City), Michigan 49560 (ZIP Code)

4. Article VII of the Articles of Incorporation is hereby amended to read as follows:

VOLUNTEER DIRECTOR LIABILITY PROTECTION

A director of this Corporation who is a volunteer director, as defined in Section 110(2) of the Michigan Nonprofit Corporation Act, is not personally liable to this Corporation or its members for monetary damages for a breach of such director's fiduciary duty; except that nothing herein shall be construed to eliminate or limit the liability of a director for any of the following:

a. A breach of the director's duty of loyalty to the Corporation or its members;
b. Acts or omissions not in good faith or that involve intentional misconduct or a knowing violation of law;
c. A violation of Section 551(1) of the Michigan Nonprofit Corporation Act, as amended;
d. A transaction from which the director derived an improper personal benefit;

CONTINUED ON BACK

W

GOLD S[redacted]Y ON ORIGINAL [redacted]

AMENDMENT TO ARTICLE VII CONTINUED

e. An act or omission occurring before the effective date of this amendment;

f. An act or omission that is grossly negligent.

The Corporation assumes all liability to any person other than the Corporation or its members for all acts or omissions of the Corporation's directors who are volunteer directors, as defined in Section 110(2) of the Michigan Nonprofit Corporation Act, occurring on or after January 1, 1988.

If the Michigan Nonprofit Corporation Act is hereafter amended to authorize corporate action further eliminating or limiting the personal liability of directors, then liability of a director of the Corporation shall be eliminated or limited to the fullest extent permitted by the Michigan Nonprofit Corporation Act, as so amended. Any repeal, or modification of this Article shall not adversely affect any right or protection of any director of this Corporation existing at the time of such repeal or amendment.

The operation of this Article shall be subject to any applicable law, including the federal tax laws.

5. COMPLETE SECTION (a) IF THE AMENDMENT WAS ADOPTED BY THE UNANIMOUS CONSENT OF THE INCORPORATOR(S) BEFORE THE FIRST MEETING OF THE BOARD OF DIRECTORS OR TRUSTEES; OTHERWISE, COMPLETE SECTION (b)

a. [ ] The foregoing amendment to the Articles of Incorporation was duly adopted on the ______ day of ______________, 19____, in accordance with the provisions of the Act by the unanimous consent of the incorporator(s) before the first meeting of the board of directors or trustees.

Signed this ______ day of ______________________________, 19__

______________________________ ______________________________

______________________________ ______________________________

______________________________ ______________________________

______________________________ ______________________________

(Signatures of <u>all</u> incorporators; type or print name under each signature)

b. [X] The foregoing amendment to the Articles of Incorporation was duly adopted on the 20th day of, April, 19 89. The amendment: (check one of the following)

[ ] was duly adopted in accordance with Section 611(2) of the Act by the vote of the shareholders if a profit corporation, or by the vote of the shareholders or members if a nonprofit corporation, or by the vote of the directors if a nonprofit corporation organized on a nonstock directorship basis. The necessary votes were cast in favor of the amendment.

[X] was duly adopted by the written consent of <u>all</u> the directors pursuant to Section 525 of the Act and the corporation is a nonprofit corporation organized on a nonstock directorship basis.

[ ] was duly adopted by the written consent of the shareholders or members having not less than the minimum number of votes required by statute in accordance with Section 407(1) and (2) of the Act. Written notice to shareholders or members who have not consented in writing has been given. (Note: Written consent by less than <u>all</u> of the shareholders or members is permitted only if such provision appears in the Articles of Incorporation.)

[ ] was duly adopted by the written consent of all the shareholders or members entitled to vote in accordance with Section 407(3) of the Act.

Signed this 19th day of May, 19 89

By Calvin H. Nagel
(Signature)

Calvin H. Nagel — President

(Type or Print Name) — (Type or Print Title)

GOLD SEAL APPEARS ONLY ON ORIGINAL

DOCUMENT WILL BE RETURNED TO NAME AND MAILING ADDRESS INDICATED IN THE BOX BELOW. Include name, street and number (or P.O. box), city, state and ZIP code.

Name of person or organization remitting fees:

Bodman, Longley & Dahling

Barbara A. Bluford, Esq.
Bodman, Longley & Dahling
755 West Big Beaver, Ste. 2020
Troy, MI 48084

Preparer's name and business telephone number:

Barbara A. Bluford, Esq.

(313) 362-2110

INFORMATION AND INSTRUCTIONS

1. The amendment cannot be filed until this form, or a comparable document, is submitted.
2. Submit one original copy of this document. Upon filing, a microfilm copy will be prepared for the records of the Corporation and Securities Bureau. The original copy will be returned to the address appearing in the box above as evidence of filing.

   Since this document must be microfilmed, it is important that the filing be legible. Documents with poor black and white contrast, or otherwise illegible, will be rejected.
3. This document is to be used pursuant to the provisions of section 631 of the Act for the purpose of amending the articles of incorporation of a domestic profit or nonprofit corporation. Do not use this form for restated articles. A nonprofit corporation is one incorporated to carry out any lawful purpose or purposes not involving pecuniary profit or gain for its directors, officers, shareholders, or members. A nonprofit corporation organized on a nonstock directorship basis, as authorized by Section 302 of the Act, may or may not have members, but if it has members, the members are not entitled to vote.
4. Item 2 — Enter the identification number previously assigned by the Bureau. If this number is unknown, leave it blank.
5. Item 4 — The article being amended must be set forth in its entirety. However, if the article being amended is divided into separately identifiable sections, only the sections being amended need be included.
6. This document is effective on the date approved and filed by the Bureau. A later effective date, no more than 90 days after the date of delivery, may be stated.
7. If the amendment is adopted before the first meeting of the board of directors, item 5(a) must be completed and signed in ink by all of the incorporators listed in Article V of the Articles of Incorporation. If the amendment is otherwise adopted, item 5(b) must be completed and signed in ink by the president, vice-president, chairperson, or vice-chairperson of the corporation.
8. FEES: Filing fee (Make remittance payable to State of Michigan) $10.00

   Franchise fee for profit corporations (payable only if authorized capital stock has increased) — ½ mill (.0005) on each dollar of increase over highest previous authorized capital stock.
9. Mail form and fee to:

   Michigan Department of Commerce
   Corporation and Securities Bureau
   Corporation Division
   P.O. Box 30054
   6546 Mercantile Way
   Lansing, MI 48909
   Telephone: (517) 334-6302

[redacted]

GOLD SEAL APPEARS ONLY ON ORIGINAL

1997 NONPROFIT CORPORATION INFORMATION UPDATE 978882682 0916 NMAR $10.00

(formerly Annual Report)

This report must be filed on or before October 1

FOR BUREAU USE ONLY

IDENTIFICATION NUMBER	THE OFFICE IS LOCATED AT:	RETURN TO :
717642	6546 MERCANTILE WAY LANSING MI 48910 (517) 334-6300	MICHIGAN DEPARTMENT OF CONSUMER AND INDUSTRY SERVICES CORPORATION, SECURITIES AND LAND DEVELOPMENT BUREAU P.O. BOX 30057 LANSING MI 48909-7557

Corporate Name

CHRISTIAN REFORMED CHURCH LOAN FUND, INC., U.S.
2850 KALAMAZOO AVE., SE
GRAND RAPIDS MI 49560

FILED BY DEPARTMENT SEP 25 '97

Registered Office Address in Michigan - NO., STREET, CITY, ZIP	Resident Agent
2850 KALAMAZOO AVE., SE GRAND RAPIDS 49560	HARRY VANDER MEER (See change)
	Make remittance payable to the State of Michigan.

☐ **To certify there are no changes from your previous filing check this box and skip to Item 6. FILING FEE: $10.00**

If there are changes from your previous filing, you must complete Items 1 through 6.

1. Mailing address of registered office if different than above

2. Resident Agent if different than above
JACK H. HEINEN

3. Address of registered office if different than above - NO., STREET, CITY, ZIP

4. Describe the purpose and activities of the corporation during the year covered by this report:
The corporation assists in the financing of capital improvement for organized Christian Reformed Churches and churches organized and initially supported by the Board of Home Missions.

If space is insufficient, you may include additional pages. *PLEASE DO NOT STAPLE ADDITIONAL PAGES TO THIS REPORT.*

5.		NAME	BUSINESS OR RESIDENCE ADDRESS	
	President	Gerard J. Borst	2811 Bridgeside SE	Caledonia, MI 49316
If different than President	Vice-President	Jon Feikens	6790 Commerce Road	West Bloomfield, MI 49324
	Secretary	Jany Admiraal-Nykamp	813 Walsh St., SE	Grand Rapids, MI 49507
	Treasurer	Gerard Dykstra	860 Bancroft Rd	Walnut Creek, CA 94598
If different than Officers	Director	Arlissa Joseph	7421 So. Indiana	Chicago, IL 60619
	Director	Curtis Witte	1552 Falcon Crest Drive, NE	Grand Rapids, MI 49425
	Director			

The corporation states that the address of its registered office and the address of the business office of its resident agent are identical. Any changes were authorized by resolution duly adopted by its board of directors.

SIGNATURE: The report must be signed in ink by an authorized officer or agent of the corporation.
Note: If items 1, 2 or 3 are completed, the report can only be signed by the President, Vice-President, Chairperson, Vice-Chairperson, Secretary or Assistant Secretary of the Corporation.

6. Signature	Title	Date
[signature]	Executive Director	September 4, 1997

Required by Section 911, Act 162, Public Acts of 1982, as amended. Failure to file this report may result in the dissolution/revocation of the corporation.

C&S 2000 (Rev. 7/97)

SEP 15 1997

GOLD SEAL APPEARS ONLY ON ORIGINAL

1998 NONPROFIT CORPORATION INFORMATION UPDATE

☐ To certify there are no changes from your previous filing check this box and skip to Item 6. **Filing Fee $10.00**

FOR BUREAU USE ONLY

717642 IDENTIFICATION NUMBER	THE OFFICE IS LOCATED AT: 6546 MERCANTILE WAY LANSING MI 48910 (517) 334-6300	RETURN TO: MICHIGAN DEPARTMENT OF CONSUMER AND INDUSTRY SERVICES CORPORATION, SECURITIES AND LAND DEVELOPMENT BUREAU P.O. BOX 30057 LANSING MI 48909-7557

Corporate Name and Mailing Address

CHRISTIAN REFORMED CHURCH LOAN FUND, INC., U.S.
2850 KALAMAZOO AVE., SE
GRAND RAPIDS MI 49560

09/11/1998 KWATSON Trans 00874729 717642 1 Total$10.00 Crps Non Profit Annual Rep

FILED BY DEPARTMENT SEP 17 1998

Registered Office Address in Michigan - NO., STREET, CITY, ZIP	Resident Agent
2850 KALAMAZOO AVE., SE GRAND RAPIDS 49560	JACK H HEINEN (See change)

1. Mailing address of registered office if different than preprinted information above	2. Resident Agent if different than above
	Carl A. Gronsman

3. Address of registered office if different than preprinted information above - NO., STREET, CITY, ZIP

4. Describe the purpose and activities of the corporation during the year covered by this report:
The corporation assists in the financing of capital improvement for organized Christian Reformed Churches and churches organized and initially support by the Board of Home Missions.

5.		NAME	BUSINESS OR RESIDENCE ADDRESS	
	President	Gerard J. Borst	2811 Bridgeside SE	Caledonia, MI 49316
If different than President	Vice President	~~Jon Feikens~~	~~6790 Commerce Road~~	~~West Bloomfield, MI 49324~~
	Secretary	Jany Admiraal-Nykamp	813 Walsh St. SE	Grand Rapids, MI 49507
	Treasurer	Gerard Dykstra	860 Bancroft Rd.	Walnut Creek, CA 94598
If different than Officers	Director	Arlissa Joseph	7421 So. Indiana	Chicago, IL 60619
	Director	Curtis Witte	1552 Falcon Crest Dr. NE	Grand Rapids, MI 49425
	Director			

The corporation states that the address of its registered office and the address of the business office of its resident agent are identical. Any changes were authorized by resolution duly adopted by its board of directors.

If space is insufficient, you may include additional pages. *PLEASE DO NOT STAPLE ADDITIONAL PAGES TO THIS REPORT.*
Enclose $10.00 made payable to the State of Michigan. This report must be filed on or before October 1.

6. Signature of an Authorized Officer or Agent of the Corporation	Title	Date
[signature]	Executive Director	September 2, 1998

Required by Section ~~914~~, Act ~~162~~, Public Acts of 1982, as amended. Failure to file this report may result in the dissolution/revocation of the corporation.

C&S 2000 (Rev. 7/98)

GOLD SEAL APPEARS ONLY ON ORIGINAL

Michigan Department of Labor & Economic Growth

Filing Endorsement

This is to Certify that the CERTIFICATE OF AMENDMENT - CORPORATION

for

CHRISTIAN REFORMED CHURCH LOAN FUND, INC., U.S.

ID NUMBER: 717642

received by facsimile transmission on October 6, 2008 is hereby endorsed

Filed on October 6, 2008 by the Administrator.

The document is effective on the date filed, unless a subsequent effective date within 90 days after received date is stated in the document.

In testimony whereof, I have hereunto set my hand and affixed the Seal of the Department, in the City of Lansing, this 6TH day of October, 2008.

, Director

Bureau of Commercial Services

GOLD SEAL APPEARS ONLY ON ORIGINAL
Sent by Facsimile Transmission 08280

BCS/CD-515 (Rev. 03/07)

MICHIGAN DEPARTMENT OF LABOR & ECONOMIC GROWTH
BUREAU OF COMMERCIAL SERVICES

Date Received	(FOR BUREAU USE ONLY)
	This document is effective on the date filed, unless a subsequent effective date within 90 days after received date is stated in the document.

Name		
Ronald E. Baylor Esq		
Address: 277 S Rose Street, Suite 5000		
City: Kalamazoo	State: MI	ZIP Code: 49007

Document will be returned to the name and address you enter above. If left blank document will be mailed to the registered office.

EFFECTIVE DATE:

CERTIFICATE OF AMENDMENT TO THE ARTICLES OF INCORPORATION

For use by Domestic Profit and Nonprofit Corporations
(Please read information and instructions on the last page)

Pursuant to the provisions of Act 284, Public Acts of 1972, (profit corporations), or Act 162, Public Acts of 1982 (nonprofit corporations), the undersigned corporation executes the following Certificate:

1. The present name of the corporation is: Christian Reformed Church Loan Fund, Inc., U.S.

2. The identification number assigned by the Bureau is: 717642

3. Article VII of the Articles of Incorporation is hereby amended to read as follows:

See attached Exhibit "A"

585923

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6. Nonprofit corporation only: Member, shareholder, or board approval

The foregoing amendment to the Articles of Incorporation was duly adopted on the 25th day of August, 2008 by the (check one of the following)

Member or shareholder approval for nonprofit corporations organized on a membership or share basis

☐ members or shareholders at a meeting in accordance with Section 611(2) of the Act.

☐ written consent of the members or shareholders having not less than the minimum number of votes required by statute in accordance with Section 407(1) and (2) of the Act. Written notice to members or shareholders who have not consented in writing has been given. (Note: Written consent by less than all of the members or shareholders is permitted only if such provision appears in the Articles of Incorporation.)

☐ written consent of all the members or shareholders entitled to vote in accordance with section 407(3) of the Act.

Directors (Only if the Articles state that the corporation is organized on a directorship basis)

☐ directors at a meeting in accordance with Section 611(2) of the Act.

☑ written consent of all directors pursuant to Section 525 of the Act.

Nonprofit Corporations

Signed this 24th day of September, 2008

By Ronald E Baylor

(Signature of President, Vice-President, Chairperson or Vice-Chairperson)

Ronald E. Baylor President

(Type or Print Name) (Type or Print Title)

585923

EXHIBIT "A"
TO
CERTIFICATE OF AMENDMENT

ARTICLE VII

1. To the fullest extent permitted under Section 209(c) of the Michigan Nonprofit Corporation Act (the "MNCA"), as the same presently exists or may hereafter be amended, a volunteer director and a volunteer officer of the Corporation shall not be personally liable to the Corporation or its members for monetary damages for breach of the director's or officer's fiduciary duty. However, this provision does not eliminate or limit the liability of a director or an officer for any of the following:

(a) a breach of the director's or officer's duty of loyalty to the Corporation or its members;

(b) acts or omissions not in good faith or that involve intentional misconduct or a knowing violation of law;

(c) a violation of Section 551(1) of the MNCA;

(d) a transaction from which the director or officer derived an improper personal benefit;

(e) an act or omission occurring before the date that this Article becomes effective in accordance with the pertinent provisions of the MNCA; or

(f) an act or omission that is grossly negligent.

2. To the fullest extent permitted under Section 209(d) of the MNCA, as the same presently exists or may hereafter be amended, the Corporation assumes all liability to any person other than the Corporation or its members for all acts or omissions of a volunteer director occurring on or after the date this Article becomes effective in accordance with the pertinent provisions of the MNCA, incurred in the good faith performance of the volunteer director's duties as such. Pursuant to Section 541(4) of the MNCA, as the same presently exists of may hereafter be amended, a claim for monetary damages for a breach of a volunteer director's duty to any person other than the Corporation or its members shall not be brought or maintained against a volunteer director; but such a claim shall be brought or maintained instead against the Corporation, which shall be liable for the breach of the volunteer director's duty.

3. In addition to the Corporation's assumption of liability pursuant to subsection 2 above, to the fullest extent permitted under Section 209(e) of the MNCA, as the same presently exists or may hereafter be amended, the Corporation assumes the liability for all acts or omissions of each volunteer director, each volunteer officer and any other volunteer occurring on or after the date that this Article becomes effective in accordance with the pertinent provisions of the MNCA if all of the following are met:

(a) the volunteer was acting or reasonably believed he or she was acting within the scope of his or her authority;

(b) the volunteer was acting in good faith;

(c) the volunteer's conduct did not amount to gross negligence or willful and wanton misconduct;

(d) the volunteer's conduct was not an intentional tort; and

(e) the volunteer's conduct was not a tort arising out of the ownership, maintenance, or use of a motor vehicle for which tort liability may be imposed as provided in Section 3135 of the Insurance Code of 1956, being Section 500.3135 of the Michigan Compiled Laws.

Pursuant to Section 556 of the MNCA, as the same presently exists or may hereafter be amended, a claim for monetary damages for a volunteer director's, volunteer officer's or other volunteer's acts or omissions shall not be brought or maintained against a volunteer director, volunteer officer or other volunteer. The claim shall be brought and maintained against the Corporation.

4. The term "volunteer director" shall have the same definition as set forth in Sections 110(2) of the MNCA, as the same presently exists or may hereafter be amended.

5. Any repeal, amendment or other modification of this Article shall not adversely affect any right or protection of a director, officer other volunteer of the Corporation existing at the time of such repeal, amendment or other modification. If the MNCA is amended, after this Article becomes effective, then the liability of directors, officers and other volunteers shall be eliminated or limited to the fullest extent permitted by the MNCA as so amended.

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Vers 3.2 (03/09)

DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
BUREAU OF COMMERCIAL SERVICES, CORPORATION DIVISION
NONPROFIT CORPORATION INFORMATION UPDATE

2011

Identification Number	Corporation Name
717642	CHRISTIAN REFORMED CHURCH LOAN FUND, INC., U.S.

Resident agent name and mailing address of the registered office

DAVID E. VEEN
2850 KALAMAZOO AVE SE

GRAND RAPIDS MI 49560

The address of the registered office
2850 KALAMAZOO AVE SE

GRAND RAPIDS MI 49560

Describe the purpose and activities of the corporation during the year covered by this report:
THE CORPORATION ASSISTS IN THE FINANCING OF CAPITAL IMPROVEMENTS FOR ORGANIZED CHRISTIAN REFORMED CHURCHES.

Officer/Director Information

NAME	TITLE	BUSINESS OR RESIDENCE ADDRESS
CHAD STEENWYK	PRESIDENT	632 SOUTH SHORE DR. HOLLAND MI 49423
CHRIS BOUWER	SECRETARY	3177 THORNCREST DR. SE GRAND RAPIDS MI 49546
JON SWETS	TREASURER	4163 LITTLE STAR CT. GRANDVILLE MI 49418
ANDREA KARSTEN	DIRECTOR	4965 W. VILLAGE TRAIL ADA MI 49301
TOM SINKE	DIRECTOR	246 AURORA SE GRAND RAPIDS MI 49506
JIM ZOETEWEY	DIRECTOR	17038 CALIFORNIA AVE. BELLFLOWER CA 90706

Electronic Signature

Filed By	Title	Phone
DAVID E. VEEN	Exec. Director	616-224-0829

[X] I certify that this filing is submitted without fraudulent intent and that I am authorized by the business entity to make any changes reported herein.

Payment Information

Payment Amount	Payment Date/Time	Reference Nbr
$ 20	08/11/2011 10:49:02	71315 6800 717642 2011

Michigan Department of Licensing and Regulatory Affairs

Filing Endorsement

This is to Certify that the CERT. OF CHANGE OF REG. OFF./RES. AGENT

for

CHRISTIAN REFORMED CHURCH LOAN FUND, INC., U.S.

ID NUMBER: 717642

received by facsimile transmission on July 17, 2013 is hereby endorsed

Filed on July 18, 2013 by the Administrator.

The document is effective on the date filed, unless a subsequent effective date within 90 days after received date is stated in the document.

In testimony whereof, I have hereunto set my hand and affixed the Seal of the Department, in the City of Lansing, this 18TH day of July, 2013.

Director

Bureau of Commercial Services

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BCS/CD-520 (Rev. 04/11)

MICHIGAN DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
BUREAU OF COMMERCIAL SERVICES

Date Received	(FOR BUREAU USE ONLY)
	This document is effective on the date filed, unless a subsequent effective date within 90 days after received date is stated in the document.

Name		
Kenneth G. Hofman; MILLER JOHNSON		
Address		
250 Monroe Avenue, N.W., Suite 800		
City	State	Zip Code
Grand Rapids	MI	49503

EFFECTIVE DATE:

Document will be returned to the name and address you enter above.
If left blank document will be mailed to the registered office.

CERTIFICATE OF CHANGE OF REGISTERED OFFICE AND/OR CHANGE OF RESIDENT AGENT

For use by Domestic and Foreign Corporations and Limited Liability Companies
(Please read information and instructions on reverse side)

Pursuant to the provisions of Act 284, Public Acts of 1972 (profit corporations), Act 162, Public Acts of 1982 (nonprofit corporations), or Act 23, Public Acts of 1993 (limited liability companies), the undersigned corporation or limited liability company executes the following Certificate:

1. The name of the corporation or limited liability company is: Christian Reformed Church Loan Fund, Inc., U.S.

2. The identification number assigned by the Bureau is: 717642

3. a. The name of the resident agent on file with the Bureau is: David E. Veen

   b. The location of the registered office on file with the Bureau is:
   2850 Kalamazoo Ave., S.E. (Street Address), Grand Rapids (City), Michigan 49560 (Zip Code)

   c. The mailing address of the above registered office on file with the Bureau is:
   2850 Kalamazoo Ave., S.E. (Street Address or P.O. Box), Grand Rapids (City), Michigan 49560 (Zip Code)

ENTER IN ITEM 4 THE INFORMATION AS IT SHOULD NOW APPEAR ON THE PUBLIC RECORD

4 a. The name of the resident agent is: David E. Veen

   b. The address of the registered office is:
   1700 28th Street, S.E. (Street Address), Grand Rapids (City), Michigan 49560 (Zip Code)

   c. The mailing address of the registered office IF DIFFERENT THAN 4B is:
   ______ (Street Address or P.O. Box), ______ (City), Michigan ______ (Zip Code)

5. The above changes were authorized by resolution duly adopted by 1. ALL CORPORATIONS: its Board of Directors; 2. PROFIT CORPORATIONS ONLY: the resident agent if only the address of the registered office is changed, in which case a copy of this statement has been mailed to the corporation; 3. LIMITED LIABILITY COMPANIES: an operating agreement, affirmative vote of a majority of the members pursuant to section 502(1), managers pursuant to section 405, or the resident agent if only the address of the registered office is changed.

6. The corporation or limited liability company further states that the address of its registered office and the address of its resident agent, as changed, are identical.

Signature	Type or Print Name and Title or Capacity	Date Signed
Andrea P. Karsten	Andrea P. Karsten Vice President	6-5-2013

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