

State of Idaho

Department of State

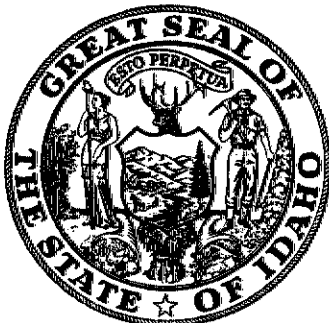
CERTIFICATE OF INCORPORATION OF

INTERMOUNTAIN MORTGAGE, INC.
File number C 107421

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Incorporation for the incorporation of the above named corporation, duly signed pursuant to the provisions of the Idaho Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Incorporation and attach hereto a duplicate original of the Articles of Incorporation.

Dated: August 22, 1994



Pete T. Cenarrusa
SECRETARY OF STATE

By *Chae Sisk*

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SEC. OF STATE
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ARTICLES OF INCORPORATION

OF

Intermountain Mortgage, Inc.

IDaho SECRETARY OF STATE
19940822 0900 22790 2
CX #: 1156 CUST# 40034
CORP
100.00= 100.00

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ARTICLE I

The name of this corporation is Intermountain Mortgage, Inc..

ARTICLE II

The period of its duration is perpetual.

ARTICLE III

The purposes for which this corporation is organized are to lend funds. To buy, sell and otherwise deal in notes, mortgages, deeds of trust and other similar evidences of debt; to loan money and to take notes, mortgages, deeds of trust or other similar evidences of debt or security therefor, for any purposes, and to charge such amounts as may be agreed upon by the corporation and the borrower, but not to engage in the banking business and any other lawful business or activity whatsoever which may be authorized at any time by the Board of Directors; and in furtherance thereof this corporation shall have all of the powers granted by law to corporations generally.

ARTICLE IV

The address of the registered office of the corporation is 24 South 2nd East, Rexburg, Idaho, 83440, and the name of the registered agent at such address is Mitchel C. Neibaur.

ARTICLE V

The total authorized number of no par value shares of the corporation is 1,000.

ARTICLE VI

The amount of paid-in capital with which the corporation will begin business is One Thousand Dollars (\$1,000.00), and the corporation will not commence business until consideration of that value has been received for issuance of its shares.

ARTICLE VII

Shareholders of this corporation shall not have preemptive rights to acquire additional shares issued by the corporation.

ARTICLE VIII

The first directors of the corporation shall be two in number and their names and addresses are as follows:

NAME	ADDRESS
Mitchel C. Neibaur	24 South 2nd East Rexburg, ID 83440
Lana L. Neibaur	24 South 2nd East Rexburg, ID 83440

The first directors shall serve until the first annual meeting of shareholders or until their successors are elected and qualified.

ARTICLE IX

The names and addresses of the incorporator is as follows:

NAME	ADDRESS
Mitchel C. Neibaur	24 South 2nd East Rexburg, ID 83440

ARTICLE X

(1) The directors of this corporation need not be residents of the State of Idaho or shareholders of the corporation.

(2) The Board of Directors shall have authority to fix the compensation of the directors.

(3) The Board of Directors is authorized to make, alter, amend or repeal the By-laws of this corporation, subject to the power of the shareholders having voting power to alter, amend or repeal such By-laws.

ARTICLE XI

(1) No contracts or other transactions between the corporation and any other trust, organization or corporation shall in any way be affected or invalidated by the fact that any of the directors of the corporation are pecuniarily or otherwise interested in, or are trustees, directors of, officers of, such other trust, organization or corporation.

(2) Any director individually, or any trust, organization or corporation with which any director may be associated, may be a party to or may be pecuniarily or otherwise interested in, any contracts or transactions of the corporation, provided that the fact that he or such trust, organization or corporation is so interested shall be disclosed or shall have been known to the Board of Directors or a majority thereof.

(3) Any director of the corporation who is also a trustee, director or officer of such other trust, organization or corporation or who is so interested may be counted in determining the existence of a quorum at any meeting of the Board of Directors of the corporation which shall authorize any such contracts or transactions with like force and effect as if he were not such trustee, director or officer of such other trust, organization or corporation, or not so interested.

ARTICLE XII

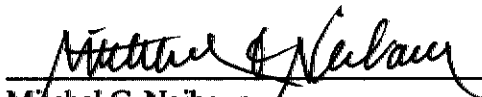
The directors of this corporation shall not be personally liable to the corporation or its shareholders for monetary damages for any breach of fiduciary duty as directors provided that this article shall not limit or eliminate the liability of a director for the following:

- (a) Any breach of the director's duty of loyalty to the corporation or its shareholders;
- (b) Acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of the law;
- (c) Acts provided for under Idaho Code, section 30-1-48;
- (d) Any transaction from which the director derives an improper personal benefit.

ARTICLE XIII

The corporation reserves the right to amend, alter, change or repeal any provision of these Articles, in the manner now or hereafter prescribed by law, and all rights and power conferred herein on shareholders and directors are subject to this reserved power.

Executed in triplicate on August 12th 1994.


Michel C. Neibaur