



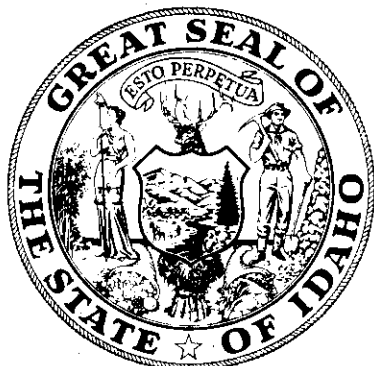
CERTIFICATE OF AUTHORITY
OF

ASSURED INVESTMENTS, INC.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of ASSURED INVESTMENTS, INC. for a Certificate of Authority to transact business in this State, duly signed and verified 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 Authority to ASSURED INVESTMENTS, INC. to transact business in this State under the name ASSURED INVESTMENTS, INC. and attach hereto a duplicate original of the Application for such Certificate.

Dated May 27, 19 81



Pete T. Cenarrusa

SECRETARY OF STATE

Corporation Clerk

APPLICATION FOR CERTIFICATE OF AUTHORITY

RECEIVED

To the Secretary of State of Idaho.

Pursuant to Section 30-1-110, Idaho Code, the undersigned Corporation hereby applies for a Certificate of Authority to transact business in your State, and for that purpose submits the following statement:

1. The name of the corporation is ASSURED INVESTMENTS, INC.
2. *The name which it shall use in Idaho is Assured Investments, Inc.
3. It is incorporated under the laws of Oregon
4. The date of its incorporation is July 17, 1978 and the period of its duration is perpetual
5. The address of its principal office in the state or country under the laws of which it is incorporated is P. O. Box 254, Ontario, Oregon
6. The street address of its proposed registered office in Idaho is Route 1, Box 206, Fruitland, Idaho, and the name of its proposed registered agent in Idaho at that address is Charles Locey
7. The purpose or purposes which it proposes to pursue in the transaction of business in Idaho are: purchase and sale of contracts, mortgages and trust deeds
8. The names and respective addresses of its directors and officers are:

Name	Office	Address
Charles Locey	Director & Sec/Treas	Route 1, Box 206 Fruitland, Idaho 83619
William D. Yost	Director & Vice, -Pres	1221 SW 4th Ave Ontario, Oregon 97914
Kenneth A. Johnson	President	1212 SW 2nd Avenue Ontario, Oregon 97914

9. The aggregate number of shares which it has authority to issue, itemized by classes, par value of shares, and shares without par value, is:

Number of Shares	Class	Par Value Per Share or Statement That Shares Are Without Par Value
1000	common	\$100.00

(continued on reverse)

10. The aggregate number of its issued shares, itemized by classes, par value of shares, and shares without par value, is:

Number of Shares	Class	Par Value Per Share or Statement That Shares Are Without Par Value
<u>18</u>	<u>common</u>	<u>\$100</u>
_____	_____	_____
_____	_____	_____

11. The corporation accepts and shall comply with the provisions of the Constitution and the laws of the State of Idaho.

12. This Application is accompanied by a copy of its articles of incorporation and amendments thereto, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated May 27, 19 81.

ASSURED INVESTMENTS, INC.

By

William D. Yost

Its Vice President

and

Charles Roy

Its _____ Secretary

STATE OF OREGON)
)ss:
COUNTY OF Malheur)

I, Melvin L. Walter, a notary public, do hereby certify that on this 27th day of May, 19 81, personally appeared before me William D. Yost, who being by me first duly sworn, declared that he is the Vice-President of Assured Investments, Inc.

that he signed the foregoing document as vice-president of the corporation and that the statements therein contained are true.

Melvin L. Walter

Notary Public for Oregon
Commission expires 9/30/83

*Pursuant to section 30-1-108(b)(1), Idaho Code, if the corporation assumes a name other than its true name, this application must be accompanied by a resolution of the Board of Directors to that effect.



Department of Commerce Corporation Division

I, **Frank J. Healy**, Corporation Commissioner and Custodian of the Seal of the Corporation Division of the Department of Commerce of the State of Oregon, do hereby certify that I have carefully compared the annexed copy of the Articles of Incorporation of ASSURED INVESTMENTS, INC.

with the record now on file in my office, and that the same is a correct transcript therefrom, and of the whole thereof. I further certify that this authentication is in due form and by the proper officer.

In Testimony Whereof, I have hereunto set my hand and affixed hereto the seal of the Corporation Division of the Department of Commerce of the State of Oregon this 20th day of May, 19 81.

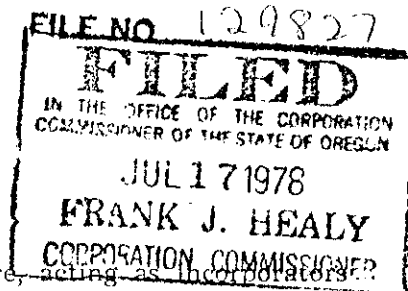


Frank J. Healy
Corporation Commissioner

By Shirley Smith

One or more natural persons of the age of 18 years or more may incorporate a business corporation by signing, verifying and delivering Articles of Incorporation in duplicate to the Corporation Commissioner. The procedure for the formation of business corporations is set forth in ORS 57.306 through 57.331. See ORS 57.311 for the content of Articles of Incorporation.

Articles of Incorporation



The undersigned natural person(s) of the age of eighteen years or more, acting as incorporator(s) under the Oregon Business Corporation Act, adopt the following Articles of Incorporation:

ARTICLE I The name of this corporation is ASSURED INVESTMENTS, INC.

(The corporate name must contain the word "Corporation", "Company", "Incorporated" or "Limited" or an abbreviation of one of such words.)

and its duration shall be perpetual

ARTICLE II The purpose or purposes for which the corporation is organized are:

The corporation may engage in any lawful activity for which corporations may be organized under ORS Chapter 57.

(It is not necessary to set forth in the Articles any of the corporate powers enumerated in ORS 57.030 and 57.035. It is sufficient to state, either alone or with other purposes, "That the corporation may engage in any lawful activity for which corporations may be organized under ORS Chapter 57"; however, it is desirable to state the primary purpose of the corporation in conjunction with such statement.)

ARTICLE III The aggregate number of shares which the corporation shall have authority to issue is

1,000 shares, having a par value of \$100.00 per share.

(Insert statement as to par value of such shares or a statement that all of such shares are to be without par value. If there is more than one class of stock, insert a statement as to the preference, limitations and relative rights of each class.)

ARTICLE IV The address of the initial registered office of the corporation is

1221 SW 4th Avenue, Ontario, Oregon 97914

(Street and Number)

(NOTE—A P.O. Box No. is not acceptable)

(City and State)

(Zip Code)

and the name of its initial registered agent at such address is William D. Yost

ARTICLE V The number of directors constituting the initial board of directors of the corporation is three, and the names and addresses of the persons who are to serve as directors until the first annual meeting of shareholders or until their successors are elected and shall qualify are:

<u>Name</u>	<u>Address</u>
	(NOTE: A P.O. BOX NUMBER IS NOT ACCEPTABLE) (Street and Number) (City and State) (Zip)
<u>Kenneth A. Johnson</u>	<u>1212 SW 2nd Avenue, Ontario, OR 97914</u>
<u>Charles Locey</u>	<u>Route 1, Box 206, Fruitland, ID 83619</u>
<u>William D. Yost</u>	<u>1221 SW 4th Avenue, Ontario, OR 97914</u>

ARTICLE VI The name and address of each incorporator is:

<u>Name</u>	<u>Address</u>
	(NOTE: A P.O. BOX NUMBER IS NOT ACCEPTABLE) (Street and Number) (City and State) (Zip)
<u>Charles Locey</u>	<u>Route 1, Box 206, Fruitland, ID 83619</u>
<u>William D. Yost</u>	<u>1221 SW 4th Avenue, Ontario, OR 97914</u>

ARTICLE VII (Provisions for regulation of internal affairs of the corporation as may be appropriate.)

Internal affairs to be regulated by the By-Laws.

We, the undersigned incorporators, declare under penalties of perjury that we have examined the foregoing and to the best of our knowledge and belief, it is true, correct and complete.

Charles Locey
(Charles Locey)

William D. Yost
(William D. Yost)

Dated July 13, 1978.

**Submit articles in duplicate original with filing and license fees as listed below. Duplicate original means both copies MUST have original signatures.

If authorized shares exceed	But do not exceed	Filing Fee	License Fee	Total Fees
\$ 0	\$ 5,000	\$ 10	\$ 10	\$ 20
5,000	10,000	15	15	30
10,000	25,000	20	20	40
25,000	50,000	30	30	60
50,000	100,000	50	50	100
100,000	250,000	75	75	150
250,000	500,000	100	100	200
500,000	1,000,000	125	125	250

If the authorized shares exceed \$1,000,000, a \$200 license fee and a \$200 filing fee—totaling \$400.

To determine the amount of organization fee payable by a corporation having stock without par value, but for no other purpose, such shares of stock shall be deemed equivalent to shares having a par value of \$10 each.

File with Corporation Commissioner, Commerce Building, 158 1st Street N.E., Salem, Oregon 97310.