

FILED EFFECTIVE

ARTICLES OF INCORPORATION

of

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Ridgeline Financial Inc.

SECRETARY OF STATE
STATE OF IDAHO

In compliance with the requirements of the provisions of Title 30, Chapter 1, Idaho Code, and for the purposes of forming a for-profit business corporation in Idaho, the undersigned desire to form a corporation according to the following Articles of Incorporation.

1. Corporate Name

The name of the corporation is Ridgeline Financial Inc. (the "Corporation").

2. Purpose

The purpose for which this corporation is formed is to make installment loans and to engage in any lawful activity for which corporations may be organized under the IDAHO BUSINESS CORPORATION ACT.

3. Duration

The duration of the Corporation is perpetual.

4. Registered Office and Registered Agent

The street address of the initial registered office is 11074 W Greyling Dr. Boise, Idaho, 83709. The name of the initial Registered Agent at this Registered Office is Eric McCarney.

5. Mailing Address of the Principal Office

The mailing address where correspondence and annual report forms may be sent is 11074 W Greyling Dr, Boise, Idaho, 83709.

6. Initial Director

The initial board of directors will consist of one director (the "Director"). The name and address of the person who is to serve as Director until the first annual meeting of shareholders or until successors are elected and qualified is set out below.

Name	Address	City	State	Zip Code
Eric McCarney	11074 W Greyling Dr	Boise	Idaho	83709

7. Stock

The authorized capital stock of this corporation shall be (500,000) shares of common stock. Each share shall be in all respects equal to every other share.

8. Stock Value

The stock of this corporation shall be issued only for cash, or for property or services actually performed, as authorized by the Board of Directors. The board of Directors shall fix the terms and conditions of sale, and the time for payment of all stock sold. The majority stock holder has first right to purchase any stock for sell. Then second option goes to the next majority stock holder and so forth until all stock holders have the option to buy.

9. Stock Voting

At all shareholders meetings the presence, in person or by proxy, of the holders of a majority of the total voting power of this corporation shall constitute a quorum. Each shareholder eligible to vote shall be entitled to one vote for each share registered in his or her name on the books of the corporation. All the corporate power of this corporation shall be vested in and exercised by a Board of Directors composed of at least one and not more than seven members. The members of the Board of Directors shall serve for one year or until their successors are elected, unless removed from office by a duly called meeting of the shareholders.

The number of directors may be changed by action of the Board of Directors, within limits established by these articles. The Board shall have the right and power to approve or disapprove any and all actions of any and all officers of the corporation.

IDAHO SECRETARY OF STATE
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Any director absent from a meeting of the Board of Directors or any committee thereof may be represented by any other director or shareholder, who may cast the vote of the absent director according to the written instructions, general or special, of the absent director. Directors of the corporation need not be residents of the state of Idaho.

10. Officers

The officers of the corporation shall be a president, one or more vice presidents and as many as are prescribed by the bylaws. Officers shall be selected by the Board of Directors and shall serve one term of one year, or until their successors are chosen and qualified. Officers of the corporation may or may not be shareholders of the corporation.

11. Special Meetings

Special meetings of shareholders may be called at any time by the Board of Directors. The meeting must happen not less than ten days after it is called and not to exceed 30 days before the meeting occurs.

12. Incorporator

The name and address of the incorporator is:

Eric McCarney
11074 W Greyling Dr.
Boise, Idaho 83709

Dated this 30 day of January, 2008

By: Eric J McCarney
Eric McCarney, Incorporator