



**CERTIFICATE OF INCORPORATION
OF**

LINCOLN MORTGAGE REDUCTION CO.

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: June 28, 1989



Pete T. Cenarrusa

SECRETARY OF STATE

by: *Elizabeth M. Zavala*

ARTICLES OF INCORPORATION
OF

RECEIVED
SEC. OF STATE
89 JUN 28 PM 1 37

Lincoln Mortgage Reduction Co.

KNOW ALL MEN BY THESE PRESENTS: That we, the undersigned natural persons of lawful age and citizens of the United States, for the purpose of forming a corporation pursuant to the provisions of the Idaho Business Corporation Act (Title 30, Idaho Code) do hereby certify as follows:

FIRST

The name of the corporation is

Lincoln Mortgage Reduction Co.

SECOND

The corporation is to have perpetual existence.

THIRD

The purposes and objects for which the corporation is organized include the transaction of any or all lawful business for which corporations may be incorporated under the Idaho Business Corporation Act (Title 30, Idaho Code).

FOURTH

The aggregate number of shares which the corporation shall have authority to issue is: ---100,000---

Such shares are to consist of one class only. The par value of each of such shares shall be --- \$5.00 ---, which stocks shall not be issued until fully paid for, and once so issued shall be non-assessable.

FIFTH

All of the shares of stock issued shall be common stock, and all shares shall have equal value, without preferences, limitations or differences in relative rights with respect to other shares.

SIXTH

Stockholders of the corporation shall have pre-emptive and preferential rights of subscription to any shares of stock of the corporation, whether now or hereafter authorized, or to any obligations convertible into stock of the corporation, or to obligations of the corporation convertible into stock. Any stock or obligations issued by the corporation shall first be offered to the stock holders of the corporation.

SEVENTH

The address of the initial registered office of the corporation is: 612 S. 2 nd. Pinehurst, Idaho 83850

The name of the corporation's initial registered agent at such address is: Just Trippett

EIGHTH

The number of directors constituting the initial Board of Directors is: 3

The names and addresses of the persons who are to serve as Directors until the first annual meeting of shareholders or until their successors be elected and qualify are:

NAME Just Trippett Pres.

ADDRESS 612 S. 2 nd. St. Pinehurst, Id. 83850

NAME Dennis Danielson Vice-Pres.

ADDRESS Rd1 Box 56 Kingston, Id. 83839

NAME Charles A. Danielson Sec.
ADDRESS 931 - 11 th. Lewiston, Id. 83501
NAME _____
ADDRESS _____
NAME _____
ADDRESS _____

NINTH

The names and addresses of all incorporators are:

NAME Just Trippett
ADDRESS 612 S. 2 nd. St Pinehurst, Idaho 83850
NAME Dennis A. Danielson
ADDRESS HC01 - Box 56 Kingston, Idaho 83839
NAME Charles A. Danielson
ADDRESS 931 - 11 Ave. Lewiston, Idaho 83501
NAME _____
ADDRESS _____
NAME _____
ADDRESS _____
NAME _____
ADDRESS _____
NAME _____
ADDRESS _____
NAME _____
ADDRESS _____
NAME _____
ADDRESS _____
NAME _____
ADDRESS _____
NAME _____
ADDRESS _____

IN WITNESS WHEREOF, I/we have hereunto set my/our
hand(s) and seal(s) this 26th day of JUNE,
19 89.

JUST TRIPPETT
President
Dennis A. Danielson
Vice-President
Charles A. Danielson
Secretary

STATE OF IDAHO }
County of SHOSHONE } ss.

On this 26th day of JUNE, 19 89,
before me, the undersigned, a Notary Public in and for said
state, personally appeared

JUST TRIPPETT
DENNIS A. DANIELSON
CHARLES A. DANIELSON

known to me to be the person(s) whose name(s) is/are subscribed
to the within and foregoing instrument, and acknowledged to me
that (t)he(y) executed the same, and that (t)he(y) was/were (a)
person(s) of lawful age and citizen(s) of the United States of
America.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed
my official seal the day and year in this certificate first
above written.

Janet E. Goodson
Notary Public for Idaho
Residing at: CATAHO, ID.
My commission expires: 2/20/93