

State of Idaho

Department of State

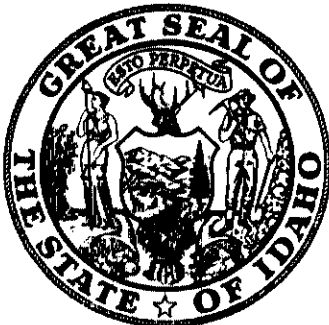
CERTIFICATE OF INCORPORATION OF

THE MORTGAGE MAKERS, INC.

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: September 2, 1993



Pete T. Cenarrusa
SECRETARY OF STATE

By *[Signature]* *[Signature]*

ARTICLES OF INCORPORATION
OF
THE MORTGAGE MAKERS, INC.

SEP 2 3 54 PM '93
SECRETARY OF STATE

KNOW ALL MEN BY THESE PRESENTS, That we, the undersigned, in order to form a corporation for the purposes hereinafter stated, pursuant to the Idaho Business Corporation Act, as now in effect or as may hereafter be amended, do hereby certify as follows:

ARTICLE I

The name of this corporation shall be The Mortgage Makers, Inc.

ARTICLE II

The period of duration of this corporation shall be perpetual.

ARTICLE III

The purpose for which this corporation is organized is stated to be for the transaction of any or all lawful business for which corporations may be incorporated in the State of Idaho.

ARTICLE IV

The aggregate number of shares which this corporation shall have the authority to issue is TEN THOUSAND shares, consisting of two (2) classes, 100 shares of PREFERRED (voting) stock, and 9,900 shares of COMMON (non-voting) stock, all having a par value of \$1.00 each, non-assessable when paid in full.

ARTICLE V

The address of the initial registered office of this corporation is:

1020 E. Cayman Drive
Meridian, Idaho 83703

The initial registered agent at said address is:

Sharon K. (Shari) DePartee

ARTICLE VI

The number of directors constituting the initial Board of Directors shall be THREE (3), and their names and addresses are:

Sharon K. (Shari) DePartee
1020 E. Cayman Drive
Meridian, Idaho 83642

ARTICLE VI (cont.)

Earl N. DePartee
1020 E. Cayman Drive
Meridian, Idaho 83642

Irene T. DePartee
1020 E. Cayman Drive
Meridian, Idaho 83642

who shall serve until the first election of directors of the corporation, and who constitute the original incorporators.

ARTICLE VII

The private property of the stockholders of this corporation shall not be subject to the payment of the corporate debts in any amount or to any extent whatever.

This corporation reserves the right to amend, alter, change or repeal any provisions contained in these Articles of Incorporation in the manner now or hereafter prescribed by statute, and all rights conferred upon stockholders herein are granted subject to this reservation.

We, the incorporator/s and organizer/s for the purpose of forming a corporation to do business both within and without the State of Idaho, and in pursuance of the laws of the State of Idaho, do make and file these articles of Incorporation, hereby declaring and certifying that the facts herein stated are true, have hereunto set our name/s, hand/s and seal/s this 1st day of SEPTEMBER, 1993.

Sharon K. (Shari) DePartee

Earl N. DePartee
Earl N. DePartee

Irene T DePortee
Irene T. DePartee

STATE OF IDAHO)
 : ss.
COUNTY OF ADA)

On this _____ day of _____, 1993, before me, the undersigned, a Notary Public in and for said State, personally appeared Sharon K. (Shari) DePartee, Earl N. DePartee, and Irene T. DePartee, known to me to be the person/s whose name/s are subscribed to the within instrument and acknowledged to me that the statements contained therein are true. IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

Notary Public for Idaho
residing at Boise, Idaho