



CERTIFICATE OF INCORPORATION
OF

IDAHO COLONIAL MORTGAGE, 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 _____

IDAHO COLONIAL MORTGAGE, INC.

duly signed pursuant to the provisions of the Idaho Nonprofit 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 _____ May 10, 1985



SECRETARY OF STATE

Corporation Clerk

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SEC STATE OF

ARTICLES OF INCORPORATION
OF

IDAHO COLONIAL MORTGAGE, INC.

The undersigned, acting as incorporator of IDAHO COLONIAL MORTGAGE, INC., a corporation under the Idaho Business Corporation Act, adopts the following Articles of Incorporation for such corporation:

FIRST: The name of the corporation is IDAHO COLONIAL MORTGAGE, INC.

SECOND: The period of its duration is perpetual.

THIRD: The purpose or purposes for which the corporation is organized are the transaction of any or all lawful business for which corporation may be incorporated under the Idaho Business Corporation Act and as such may be amended.

FOURTH: The aggregate number of shares which the corporation shall have authority to issue is five thousand (5,000) shares of common stock of a par value of \$1.00 per share, an aggregate total capital of FIVE THOUSAND AND NO/100 DOLLARS (5,000.00).

FIFTH: Provisions denying preemptive rights are: There are no preemptive rights.

SIXTH: Provisions for the regulation of the internal affairs of the corporation are: The By-Laws shall set the number of and qualifications of Directors and Officers and shall set forth any restrictions, if any, on the transfer of shares.

SEVENTH: The address of the initial registered office of the corporation is 7267 Potomac Drive, Boise, Idaho 83704 and the name of its initial registered agent at such address is BRUCE D. BURDA.

EIGHTH: The number of directors constituting the initial Board of Directors of the corporation is as set forth in the By-Laws, and the names and addresses of the persons who are to serve as Directors until the

first annual meeting of the Shareholders or until
their successors are elected and shall qualify are:

NAME

ADDRESS

Bruce D. Burda

12104 Fiddler Drive
Boise, Idaho 83704

Jack W. Doherty

398 Parrott, No. 109
San Leandro, Calif.
94577

Donna K. Karaloff

1932 Bergeson
Boise, Idaho 83706

NINTH: The name and address of the incorporator
is:

NAME

ADDRESS

Bruce D. Burda

12104 Fiddler Drive
Boise, Idaho 83704

1985 DATED this 10th day of May,

