



CERTIFICATE OF INCORPORATION  
OF

**FIRST AMERICAN MORTGAGE CO. OF IDAHO, INC.**

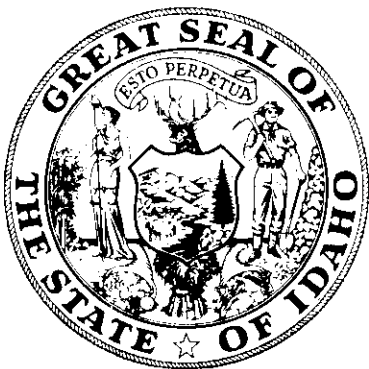
I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Incorporation for the incorporation of \_\_\_\_\_

**FIRST AMERICAN MORTGAGE CO. OF IDAHO, INC.**

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: **August 31, 1983**



SECRETARY OF STATE

by: \_\_\_\_\_

'83 AUG 31 PM 4 28

ARTICLES OF INCORPORATION

OF

SECRETARY OF  
STATE

FIRST AMERICAN MORTGAGE CO. OF IDAHO, INC.

The undersigned, acting as incorporator of a corporation under the Idaho Business Corporation Act, adopts the following Articles of Incorporation for this corporation:

I.

The name of this corporation shall be First American Mortgage Co. of Idaho, Inc.

II.

The period of existence and duration of the life of this corporation shall be perpetual.

III.

The address of the initial registered office of this corporation is 1010 First Interstate Bank Building, P.O.

Box 1559, Boise, Idaho 83701 and the name of the initial registered agent at such address is Elam, Burke, Evans, Boyd & Koontz.

IV.

The nature of the business and the object and purpose of this corporation shall be as follows: to make consumer loans within the state of Idaho and such other lawful business as may be related thereto, including the transaction of any or all lawful business for which corporations may be incorporated under the Idaho Business Corporation Act.

V.

That the total authorized number of par value shares of this corporation shall be 1,000, each of a par value of \$1, and of the aggregate par value of \$1,000, which said shares shall be common stock and shall not be subject to assessment. There shall also be paid-in capital of an additional \$29,000.

VI.

The name and post office address of each incorporator is as follows:

<u>Name</u>	<u>Address</u>
Annette Chinn	2020 South Owyhee Boise, Idaho 83705

VII.

The first Board of Directors shall consist of two (2) directors, but during their term of office, or thereafter, the number of directors may be increased or decreased from time to time as may be provided by the By-Laws; provided, however, that the number of directors constituting a Board shall not be less than two (2) nor more than five (5).

The following persons are named directors of the corporation to serve until their successors are elected and qualified:

<u>Name</u>	<u>Address</u>
Jerry L. Gaultney	c/o Financial Service Group 6833 Beverly Road Suite 100 McLean, VA 22101

Michael H. Clott

c/o Financial Service Group  
6833 Beverly Road  
Suite 100  
McLean, VA 22101

VIII.

All or any meetings of the shareholders, or of the Board of Directors may be held within or without the State of Idaho.

IX.

No shareholder of this corporation shall, because of his ownership of stock, have a preemptive or other right to purchase, subscribe for, or take any part of any stock or any part of the notes, debentures, bonds, or other securities convertible into or carrying options or warrants to purchase stock of this corporation issued, optioned, or sold by it after its incorporation. Any part of the capital stock and any part of the notes, debentures, bonds, or other securities convertible into or carrying options or warranties to purchase stock of this corporation authorized by these Articles of Incorporation or by any amended articles duly filed, may at any time be issued, optioned for sale, and sold or disposed of by this corporation pursuant to a resolution of its Board of Directors to such persons and upon such terms as may to such Board seem proper without first offering such stock or securities or any part thereof to existing shareholders.

IN WITNESS WHEREOF, I have signed duplicate originals  
of these Articles of Incorporation this 31<sup>st</sup> day of  
August, 1983.

Annette Chinn  
Annette Chinn

STATE OF IDAHO                    )  
  ) ss.  
County of Ada                    )

On this 31<sup>st</sup> day of August, 1983, before me the  
undersigned, a Notary Public in and for said State, personally  
appeared Annette Chinn, known to me to be the person whose  
name is subscribed to the foregoing Articles of Incorporation,  
and acknowledged to me that she executed the same.

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

Catherine R. Harvey  
Notary Public for Idaho  
Residing at: