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SECRETARY OF STATE
STATE OF IDAHO

**ARTICLES OF INCORPORATION
OF
TRINITY HOME MORTGAGE, INC.**

ARTICLE I - CORPORATE NAME

The name of this corporation shall be TRINITY HOME MORTGAGE, INC.
(hereafter "Corporation").

ARTICLE II - PERIOD OF DURATION

The Corporation shall have perpetual duration.

ARTICLE III - PURPOSES OF CORPORATION

The Corporation is organized:

- (1) to package and broker loans for commercial and residential real estate;
- (2) to purchase, convey and/or otherwise improve and/or develop real property for residential or commercial purposes;
- (3) to purchase, sell or maintain loans brokered by the corporation or by other entities, and to render other or additional services as the Corporation through its employees is qualified, licensed or otherwise empowered and authorized to perform;
- (4) to transact any and all lawful business permitted to be transacted by Corporations under Title 30, Chapter 1 of the Idaho Code;

ARTICLE IV - STOCK

The Corporation is authorized to issue one thousand (1,000) shares of stock, consisting of one (1) class only, which shares shall have a par value of \$0.01 per share.

ARTICLE V - S INCORPORATION

The Corporation is being incorporated as an S corporation pursuant to the requisites of 26 U.S.C. Section 1361 *et seq.*, and any sale of shares of stock of the Corporation shall be conditioned on the consent of any prospective shareholder to election of Subchapter S treatment of the Corporation. Shares of stock in the Corporation may not be sold, pledged, or otherwise offered to any entity whose ownership or interest in such shares would jeopardize the existence of the Corporation as an S corporation.

ARTICLE VI - REPURCHASE OF STOCK

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The Corporation shall at all times have the right, on the same terms offered by any other entity in writing, to repurchase shares of stock in the Corporation. The Corporation shall further have the right at all times to repurchase issued shares at the price for which those shares were purchased by the present holder thereof, whether the shares to be repurchased were purchased from the Corporation or from another shareholder.

ARTICLE VII - FURTHER RESTRICTIONS ON TRANSFER OF STOCK

The Corporation shall at all times have the right to prohibit transfer of any stock of the Corporation or of any interest whatsoever in its stock to any entity whose ownership or interest in the stock of the Corporation would cause the Corporation to lose any exemption from registration of its stock.

ARTICLE VIII - VOTING

No shareholder of this Corporation shall enter into a voting trust agreement or any other type of agreement vesting another person or entity with the authority to exercise the voting power of any or all of his stock.

ARTICLE IX - INCORPORATOR

The name and address of the incorporator is

Ronald L. Trompke
2115 S. Vista
Boise ID 83705

ARTICLE X - INITIAL REGISTERED AGENT AND ADDRESS

The Corporation's initial registered agent and address for service of process shall be

Ronald L. Trompke
2115 S. Vista
Boise ID 83705

ARTICLE XI - BOARD OF DIRECTORS

The initial Board of Directors of the Corporation shall consist of the following two (2) persons, at the addresses stated:

Ronald L. Trompke
922 E. Moose
Meridian ID 83642

Sari Trompke
922 E. Moose
Meridian ID 83642

The number of Directors shall be no more than five (5), and the number shall be changed only by a majority of the then Directors at a Directors' meeting held no less than thirty (30) days prior to any election of new Directors.

ARTICLE XII - CORPORATE OFFICERS

The general officers of the Corporation shall be president, treasurer, vice-president and secretary.

The principal duties of the President shall be to preside at all meetings of the Board of Directors and to have a general supervision of the affairs of the Corporation.

The principal duties of the Vice-president shall be to discharge the duties of the president in the event of absence or disability, for any cause whatsoever, of the president.

The principal duties of the Secretary shall be to countersign all deeds, leases, and conveyances executed by the Corporation; affix the seal of the Corporation thereto and to such other papers as shall be required or directed to be sealed; to keep a record of the proceedings of the Board of Directors; to safely and systematically keep all books, papers, records, and documents belonging to the Corporation, or in any way pertaining to the business thereof; and to generally supervise all matters pertaining to his office, as shall be required by the Board of Directors.

The principal duties of the Treasurer to keep an account of all moneys, credits, and property of any and every nature of the Corporation which shall come into his hands; to keep an accurate account of all moneys received and disbursed and of proper vouchers for moneys disbursed; to render such accounts, statements, and inventories of moneys received and disbursed and of money and property on hand; and to generally supervise all matters pertaining to his office, as shall be required by the Board of Directors.

The Board of Directors may provide for the appointment of such additional officers as they may deem for the best interest of the Corporation.

Whenever the Board of Directors may so order, any two offices, the duties of which do not conflict, may be held by one person, except that the offices of Secretary and President may not be held by the same person.

The Officers shall perform such additional or different duties as shall from time to time be imposed or required by the Board of Directors, or as may be prescribed from time to time by the Bylaws.

ARTICLE XIII - ELECTION OF OFFICERS

The Officers of the Corporation shall be elected annually by the Board of Directors, and an Officer who states in writing to the Board that he or she wishes to remain an Officer shall be replaced only by the vote of a majority of the full Board then in Office.

ARTICLE XIV - INDEMNIFICATION OF OFFICERS AND DIRECTORS

To the maximum extent permitted by the laws of the State of Idaho, the Corporation shall indemnify and hold harmless the Directors and Officers of the Corporation from any and all costs, damages and expenses, including without limitation attorney fees and court costs, for any liability or potential liability incurred by the Officers or Directors relating in any way to the operation, management, or administration performed on behalf of the Corporation or for its benefit by any person whomsoever.

ARTICLE XV - LIABILITY OF OFFICERS AND DIRECTORS

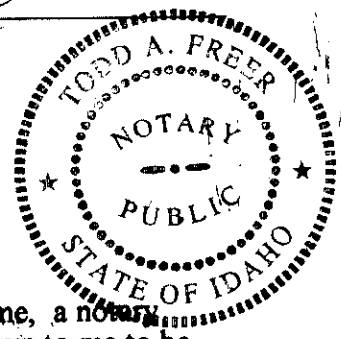
The Officers and/or Directors of this Corporation shall not be personally liable to the Corporation for breach of any fiduciary duty owed to the Corporation, except for the following instances:

1. Breaches of the Officer's or Director's duty of loyalty;
2. Acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of the law;
3. Any transaction by which a Director or an Officer derives an improper personal benefit;
4. A Director's assent to any distribution of the assets of the Corporation without providing for payment of all known debts, liabilities and obligations of the Corporation prior to dissolution or liquidation.

DATED this 4 ^{Dec, 1998} day of July, 1997.


Ronald Trompke, Incorporator

STATE OF IDAHO)
County of Ada) ss.



On this 4th ^{Dec, 1998} day of July, 1997, before me, a notary public of the State of Idaho, personally appeared Ronald Trompke, known to me to be the person whose name is subscribed to these articles of incorporation, and acknowledged to me that he executed this instrument.

IN WITNESS WHEREOF, I have executed this acknowledgment and affixed my official seal in the county and on the day of the year stated.


Notary Public for Idaho

Residing at Boise, Idaho

Commission Expires: 5/2002