

State of Idaho

Department of State.

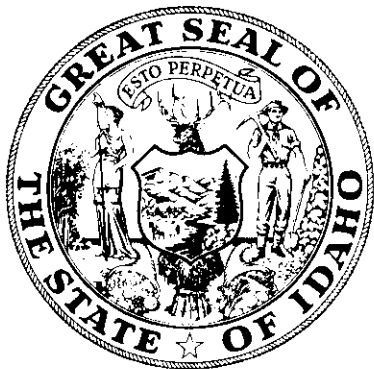
CERTIFICATE OF AUTHORITY OF

INTERMOUNTAIN MORTGAGE SERVICES, INC.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of **INTERMOUNTAIN MORTGAGE SERVICES, INC.** for a Certificate of Authority to transact business in this State, duly signed and verified 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 Authority to **INTERMOUNTAIN MORTGAGE SERVICES, INC.** to transact business in this State under the name **INTERMOUNTAIN MORTGAGE SERVICES, INC.** and attach hereto a duplicate original of the Application for such Certificate.

Dated **July 18, 1983**



A handwritten signature in cursive script, reading "Pete T. Cenarrusa".

SECRETARY OF STATE

Corporation Clerk

APPLICATION FOR CERTIFICATE OF AUTHORITY

To the Secretary of State of Idaho

Pursuant to Section 30-1-110, **Idaho Code**, the undersigned Corporation hereby applies for a Certificate of Authority to transact business in your State, and for that purpose submits the following statement:

JUL 18 1 55 PM '83

1. The name of the corporation is INTERMOUNTAIN MORTGAGE SERVICES, INC.

2. The name which it shall use in Idaho is INTERMOUNTAIN MORTGAGE SERVICES, INC.

(To be used only when required to avoid a conflict with a name already on file. Must be accompanied by a Board of Directors resolution adopting assumed name in Idaho.)

3. It is incorporated under the laws of Washington State

4. The date of its incorporation is April 15, 1983 and the period of its duration is perpetual

5. The address of its principal office in the state or country under the laws of which it is incorporated is 5546 N.E. 182nd Seattle, Washington 98155

6. The address to which correspondence should be addressed, if different from that in item 5. SAME

7. The street address of its proposed registered office in Idaho is West 213 Appleway
Coeur d'Alene, Idaho 83814, and the name of its proposed registered agent in Idaho at that address is Joyce Link

8. The purpose or purposes which it proposes to pursue in the transaction of business in Idaho are:
Mortgage Broker Services and business related thereto

9. The names and respective addresses of its directors and officers are:

Name	Office	Address
Mickie Zimmerman	Director Pres./Sec./ Treasurer	West 30 High Drive Spokane, WA 99203
Lori D. Kenney	Vice-President	1113 N. Adams Rd Spokane, WA, 99216
Gail G. Maurer	Director	5546 N.E. 182 Seattle, WA 98005

(continued on reverse)

10. The aggregate number of shares which it has authority to issue, itemized by classes, par value of shares, and shares without par value, is:

Number of Shares	Class	Par Value Per Share or Statement That Shares Are without Par Value
Fifty Thousand	common	\$1.00

11. The aggregate number of its issued shares, itemized by classes, par value of shares, and shares without par value is:

Number of Shares	Class	Par Value Per Share or Statement That Shares Are without Par Value
One Thousand	common	\$1.00

12. The corporation accepts and shall comply with the provisions of the Constitution and the laws of the State of Idaho.

13. This Application is accompanied by a copy of its articles of incorporation and amendments thereto, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated: JULY 7, 1983

By Mickey Zimmerman, Pres.
Its President/Vice President (please specify)
and Mickey Zimmerman, Secy.
Its Secretary/Assistant Secretary (please specify)

STATE OF WASHINGTON)
)ss
COUNTY OF SPOKANE)

I, BARBARA SOUTHWICK, a notary public, do hereby certify that on
this 6th day of JULY, 19 83, personally appeared before me
MICKIE ZIMMERMAN, who being by me first duly sworn, declared that he is the
PRESIDENT & SECRETARY INTERMOUNTAIN MORTGAGE SERVICES, INC.,
A WASHINGTON CORPORATION

PRESIDENT AND SECRETARY

that he signed the foregoing document as _____ of the corporation and that the statements therein contained are true.

Barbara R. Southwick
Notary Public

MEMO



STATE OF WASHINGTON
OFFICE OF SECRETARY OF STATE

CORPORATIONS & TRADEMARKS DIVISION
OLYMPIA, WASHINGTON 98504

OFFICIAL CERTIFICATION OF THIS DOCUMENT
AS TO ITS PREPARATION BY THE OFFICE OF
THE SECRETARY OF STATE, APPEARS ON THE
BACK OF THE LAST PAGE.

JUL 18 1 55 PM '83
SECRETARY OF STATE

2-331470-1
FILE NUMBER



DOMESTIC

STATE OF WASHINGTON | DEPARTMENT OF STATE

I, **RALPH MUNRO**, Secretary of State of the State of Washington and custodian of its seal, hereby certify that

ARTICLES OF INCORPORATION

of INTERMOUNTAIN MORTGAGE SERVICES, INC.
a domestic corporation of Seattle, Washington,

was filed for record in this office on this date, and I further certify that such Articles remain on file in this office.

In witness whereof I have signed and have affixed the seal of the State of Washington to this certificate at Olympia, the State Capitol,

April 15, 1983

Ralph Munro

RALPH MUNRO
SECRETARY OF STATE

1676

440-444

APR 15 1983

SECRETARY OF STATE
STATE OF WASHINGTON

ARTICLES OF INCORPORATION

OF

INTERMOUNTAIN MORTGAGE SERVICES, INC.

ARTICLE 1

The name of this corporation is INTERMOUNTAIN MORTGAGE SERVICES, INC.

ARTICLE 2

This corporation has perpetual existence.

ARTICLE 3

This corporation is organized for the purposes of transacting any and all lawful business for which corporations may be incorporated under Title 23A of the Revised Code of Washington, as amended.

ARTICLE 4

The address of the registered office of the corporation is 5546 N.E. 182nd, Seattle, Washington 98155 and the name of the registered agent at such address is Gail G. Maurer.

ARTICLE 5

The total number of shares which the corporation shall have authority to issue is 50,000 shares of common stock, par value \$1.00 per share, amounting in the aggregate to \$50,000.00.

ARTICLE 6

Shareholders of this corporation have no preemptive rights to acquire additional shares issued by the corporation.

ARTICLE 7

The number of directors of this corporation shall be fixed in the manner specified by the By-Laws of this corporation. The directors constituting the initial Board of Directors are two (2) in number and their names and addresses are:

<u>Name</u>	<u>Address</u>
Mickie Zimmerman	West 30 High Drive Spokane, Washington 99203
Gail G. Maurer	5546 N.E. 182nd Seattle, Washington 98155

The first directors shall serve until the first annual meeting of shareholders and until their successors shall have been duly elected and qualified.

ARTICLE 8

The name and address of the incorporator are:

<u>Name</u>	<u>Address</u>
Gail G. Maurer	5546 N.E. 182nd Seattle, Washington 98155

ARTICLE 9

A quorum at a meeting of shareholders is constituted by the representation in person or by proxy of a majority of shares entitled to vote.

ARTICLE 10

At each election for directors, every shareholder entitled to vote at such election has the right to vote in

person or by proxy the number of shares of stock held by him for as many persons as there are directors to be elected. No cumulative voting for directors shall be permitted.

ARTICLE 11

(1) No contracts or other transactions between the corporation and any other corporation, and no act of the corporation shall in any way be affected or invalidated by the fact that any of the directors of the corporation are pecuniarily or otherwise interested in, or are directors or officers of, such other corporation; and

(2) Any director individually, or any firm of which any director may be a member, may be a party to, or may be pecuniarily or otherwise interested in, any contracts or transactions of the corporation, provided that the fact that he or such firm is so interested shall be disclosed or shall have been known to the Board of Directors or a majority thereof.

ARTICLE 12

The corporation reserves the right to amend, alter, change or repeal any provision contained in these Articles of Incorporation, in the manner now or hereafter prescribed by law, and all rights and powers conferred herein on shareholders and directors are subject to this reserved power.

Dated: April 13, 1983



Gail G. Maurer
Incorporator

CONSENT TO SERVE AS REGISTERED AGENT

I, Gail G. Maurer, do hereby consent to serve as registered agent in the state of Washington for Inter-mountain Mortgage Services, Inc.

Dated: April 13, 1983

Gail G. Maurer

Gail G. Maurer
Registered Agent

Registered office address:

5546 N.E. 182nd
Seattle, Washington 98155