

104200

# State of Idaho

## Department of State

### CERTIFICATE OF INCORPORATION OF

ADVANCE MORTGAGE COMPANY, 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: December 3, 1993



*Pete T. Cenarrusa*  
SECRETARY OF STATE

By *Cara Smith*

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SEC. OF STATE  
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ARTICLES OF INCORPORATION  
of

ADVANCE MORTGAGE COMPANY, INC.

I, the undersigned, acting as incorporator of a corporation under the Idaho Corporation Act, adopt the following Articles of Incorporation for such corporation:

FIRST

The name of the corporation is ADVANCE MORTGAGE COMPANY, INC.

SECOND

The location of the registered office of the corporation in the State of Idaho is 55 Cedar Street, Post Falls, Idaho 83854.

THIRD

The name of the registered agent of the corporation is ROBERT G. WESTBY, the registered office of the corporation is 55 Cedar Street, Post Falls, Idaho 83854.

FOURTH

The duration of the corporation is perpetual.

FIFTH

The purpose or purposes for which the corporation is organized is to make, process, and issue mortgage loans, and the transaction of any or all other lawful business for which corporations may be incorporated under the Idaho Business Corporation Act.

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SIXTH

The aggregate number of shares which the corporation shall have authority to issue is ONE MILLION (1,000,000) shares with par value of ONE AND NO/100 (\$1.00) DOLLAR per share.

SEVENTH

Any one or more of the Directors may be removed either with or without cause, at any time, by a vote of the stockholders holding a majority of the stock at any special meeting called for that purpose.

EIGHTH

The number of directors constituting the initial Board of Directors of the corporation shall be not less than three (3) nor more than five (5), and the names and addresses of the persons who are to serve as directors until the first annual meeting of shareholders or until their successors are elected and shall qualify are:

ROBERT G. WESTBY	55 Cedar Street Post Falls, Idaho 83854
GRETCHEN F. WESTBY	55 Cedar Street Post Falls, Idaho 83854
JOHN R. WESTBY	55 Cedar Street Post Falls, Idaho 83854

NINTH

The name and address of the Incorporator is:

ROBERT G. WESTBY	55 Cedar Street Post Falls, Idaho 83854
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TENTH

The following shareholder subscribes to the following shares:

ROBERT G. WESTBY	40,000
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**ELEVENTH**

The personal liability of each director is eliminated provided that this provision shall not limit the liability of a director for those acts identified in Idaho Code 30-1-54 (2) (a) (b) (c) and (d) as said provisions are presently enacted or hereafter modified.

DATED this 15<sup>th</sup> day of November, 1993.

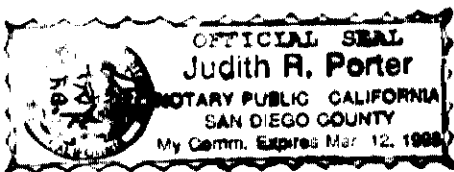
Incorporator:

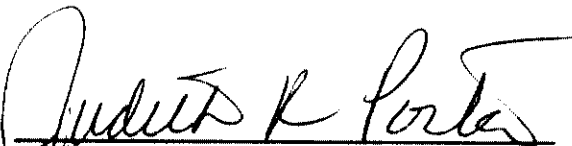
  
ROBERT G. WESTBY

**VERIFICATION**

STATE OF CALIFORNIA       )  
                                      )  
County of San Diego       )

I, JUDITH R. PORTER, a Notary Public, do hereby certify that on this 15<sup>th</sup> day of November, 1993, personally appeared before me ROBERT G. WESTBY, who, being by me first duly sworn, declared that he is the Incorporator of ADVANCE MORTGAGE COMPANY, INC., that he signed the foregoing document as Incorporator of the corporation, and that the statements therein contained are true.



  
Notary Public in and for the  
State of California.  
Residing at: San Diego County  
My Commission Expires: 3/12/95