

State of Idaho



Department of State.

CERTIFICATE OF INCORPORATION

I, JAS H. YOUNG, Secretary of State of the State of Idaho, and legal custodian of the corporation records of the State of Idaho, do hereby certify that the original of the articles of incorporation of

IDAHO CREDIT SERVICE CO., INC.

was filed in the office of the Secretary of State on the **Third** day
of **October** A.D. One Thousand Nine Hundred **Fifty-eight** and
duly recorded on Film No. **104** of Record of Domestic Corporations, of the State of Idaho,
and that the said articles contain the statement of facts required by Section 30-103, Idaho Code.

I FURTHER CERTIFY, That the persons executing the articles and their associates and
successors are hereby constituted a corporation, by the name hereinbefore stated, for
perpetual existence from the date hereof, with its registered office in this State located at
Twin Falls in the County of **Twin Falls**

IN TESTIMONY WHEREOF, I have hereunto
set my hand and affixed the Great Seal of the
State. Done at Boise City, the Capital of Idaho,
this **3rd** day of **October**,
A.D., **1958**.

Secretary of State.

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ARTICLES OF INCORPORATION
OF
IDAHO CREDIT SERVICE CO., INC.

KNOW ALL MEN BY THESE PRESENTS:

That we, HUGH W. SPALL, and RUTH R. NELSON of the city of Great Falls, County of Cascade, Montana, and RANSOM W. BROWN, of 142 Main Avenue South, Twin Falls, Idaho, and all of them are citizens of the United States of America, do hereby associate ourselves together for the purpose of forming a corporation under and pursuant to the laws of the State of Idaho, and to that end, we do hereby certify and declare as follows:

I.

The name of the corporation shall be IDAHO CREDIT SERVICE CO., INC., a corporation;

II.

The principal place of business of said corporation shall be and is the City of Twin Falls, Idaho, at 142 North

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1 Avenue South in said city, and the business of said corporation
2 at least in part shall be conducted in said city and its principal
3 office shall be maintained there;

4 III.

5 The term of existence of said corporation shall be
6 perpetual from and after the date of the issuance of the
7 corporate charter by the Secretary of State of the State of
8 Idaho;

9 IV.

10 In furtherance and not in limitation of the general
11 powers conferred by statute, and by the principles of common
12 law upon corporations organized under the provisions of law
13 authorizing formation of this corporation, the corporation
14 shall have the following purposes and powers, it being expressly
15 provided that the enumeration of specific powers shall not be
16 construed so as to limit or restrict in any manner the general
17 powers of the corporation;

18 (a) To conduct the business of an agent in the
19 collection, adjustment, compromise and settlement of debts,
20 demands, accounts, notes and claims of all kinds, including
21 damage claims, and also the business of credit reporting;

22 (b) To collect debts due to its members or clients;
23 to employ attorneys for its said members or clients, and to pay
24 for such legal services for and on behalf of its said members
25 or clients;

26 (c) To manufacture, construct or assemble, buy, own,
27 hold, use, lease, sell, trade, mortgage, hypothecate or otherwise
28 deal in all types of automotive parts or equipment or trucks
29 and automobiles themselves and to own and operate any and all
30 machinery and property necessary or convenient to the manufacture,
31 construction or assembly of such articles;

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1 (d) To build or erect buildings for use as garages
2 and to buy, sell, rent, store, repair and care for automobiles,
3 motor trucks, trailers, and motor vehicles of all kinds and
4 supplies therefor and appurtenances thereto and to maintain
5 and operate all types of machinery, tools, appliances or other
6 articles necessary or convenient to the operation of a general
7 automotive repair business and to buy, sell and deal in the same;

8 (e) To subscribe or cause to be subscribed for, and
9 to purchase, and otherwise acquire, hold, sell, assign, transfer,
10 mortgage, pledge, exchange, distribute and otherwise dispose of,
11 the whole or any part of the shares of the capital stock, bonds,
12 coupons, mortgages, deeds of trust, debentures, securities,
13 obligations, evidences of indebtedness, notes, good will, rights,
14 assets and property of any and every kind, or any part thereof,
15 of any other corporation or corporations, or associations, now
16 or hereafter existing, and whether created by the laws of the
17 State of Montana or otherwise, so far as, and to the extent
18 that the same may be permissible by the laws relating to
19 business corporations of the State of Montana, including the
20 power to purchase the stock of this corporation, and to operate,
21 manage, and control said properties, or any of them, either in
22 the name of such corporation or corporations, or in the name
23 of this corporation, and while owners of any of said shares of
24 capital stock to exercise all the rights, powers and privileges
25 of ownership of every kind and description, including the right
26 to vote thereon, with power to designate some person or persons
27 for that purpose from time to time, to the same extent as
28 natural persons might or could do;

29 (f) To buy, sell, own, lease, rent, mortgage, hold,
30 hypothecate or otherwise deal in all and every sort of property
31 whatsoever either real, personal or mixed and to borrow money
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1 and in return therefore, to issue its notes or other evidences
2 of indebtedness;

3 - (g) To do each and everything necessary, suitable
4 or proper for the accomplishment of any of the purposes or the
5 attainment of any one or more of the objects herein enumerated
6 or which shall at any time appear or conduce to or expedient for
7 the protection or benefit of this corporation and in general to
8 carry on any other lawful business in connection with the fore-
9 going or which is calculated directly or indirectly to promote
10 the interest of the corporation or to enhance the value of its
11 property;

12 (h) To loan money and to borrow money from other
13 institutions for the purpose of re-lending the same and to
14 purchase mortgages, contracts and other evidences of indebtedness,
15 and to conduct a general business of loaning money, and to take
16 security for such loans and to buy, sell, otherwise deal in
17 mortgages and other instruments securing the payment of money;

18 (i) To conduct the business of buying and selling
19 automobiles and for that purpose to buy, and maintain an
20 automobile repair shop and to buy, operate and maintain a used
21 car sales lot;

22 (j) To purchase, hold, pledge, transfer, sell, or
23 otherwise dispose of or deal in, the shares of the capital
24 stock, bonds, debentures, notes or other securities or evidences
25 of indebtedness of any corporation, to receive, collect and
26 dispose of dividends, interests or other income on any such
27 securities held by it, and do any and all acts and things
28 tending to increase the value of said corporation; to issue
29 bonds and secure the same by pledge or deed of trust of or
30 upon any part of such securities or other property held or
31 owned by the company and to sell or pledge such bonds for
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1 proper corporate purposes and in the promotion of its corporate
2 business; to purchase, receive, hold and dispose of any
3 securities of any person or corporation, whether such securities
4 shall be bonds, mortgages, debentures, notes, shares of capital
5 stock or otherwise, and in respect to any such securities, to
6 exercise any and all rights and privileges of ownership thereof,
7 and generally to act as investment brokers, agents or principals.
8 To borrow and lend money and negotiate loans; to draw, accept,
9 endorse, buy and sell promissory notes, bonds, stocks, debentures
10 coupons, and other securities; to issue on commission, subscribe
11 for, take, acquire, hold, sell, exchange and deal in shares,
12 stocks, bonds, obligations and securities of any government,
13 authority, or company; to form, promote, subsidize and assist
14 companies, syndicates or partnerships of all kinds, and to
15 finance and refinance the same. To develop and turn to account
16 any land acquired by or in which the company is interested, and
17 in particular by laying out and preparing the same for building
18 purposes, construction, altering, repairing, pulling down,
19 decorating, maintaining, furnishing, fitting up and improving
20 buildings, and painting, paving, draining, letting or building
21 leases or building agreements, and by advancing money to and
22 entering into contracts and arrangements of all kinds with
23 builders, tenants, and others. To engage in general insurance
24 brokerage business for the purpose of selling fire, marine,
25 accident, liability, collision, theft, property damage and other
26 insurance. To carry on and undertake any business undertaking,
27 transaction or operation commonly carried on or undertaken by
28 capitalists, promoters, financiers, concessionaries, contractors,
29 brokers, and commission merchants and any other incidental
30 business which may seem to the company convenient to carry
31 on in connection with the above, or calculated directly or
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1 indirectly to enhance the value of or render profitable any of
2 the company's property or rights;

3 (k) A purpose for which this corporation is formed
4 is the accumulation and loan of money, by lending the capital
5 of the company and such other funds as it may from time to time
6 lawfully acquire from various borrowers upon such personal
7 security or security of personal property as may be agreed upon
8 between the corporation and borrowers, and by re-lending in like
9 manner the funds arising from such loans when paid but the
10 corporation shall not have banking or discounting privileges;

11 (l) To undertake the business of credit reporting
12 and to that end to ^{and} operate credit bureaus and to provide
13 credit information for clients;

14 V.

15 The registered office of this corporation shall be at
16 No. 142 Main Avenue South, Twin Falls, Idaho, at which place
17 the business of the corporation shall be conducted, and the
18 undersigned incorporator, Ranson H. Brown, is hereby designated
19 as the agent upon whom services of process may be had in the
20 State of Idaho; and, the books of said corporation shall at
21 all times be kept in said office;

22 VI.

23 The number of directors of this corporation shall be
24 three and the names and residences of those who are appointed
25 for the first three months and until their successors are elected
26 and qualified are as follows:

27 HUGH W. SPALL, 404 Medical Arts Bldg, Great Falls, Mont.
28 RUTH R. NELSON, care as above.
29 RANSON H. BROWN, No. 142 Main Avenue South, Twin Falls, Idaho

30 The amount of capital stock of this corporation shall
31 be Fifty Thousand and no/100ths (\$50,000) dollars, divided into
32 shares of common stock of the par value of One Hundred and
no/100 (\$100.00) dollars per share;

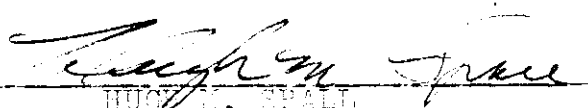
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VII.

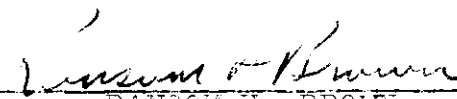
The number of shares of capital stock actually subscribed is three; the amount actually subscribed is Three Hundred and no/100ths (\$300.00) dollars; the persons subscribing and the amount actually subscribed by each:

| | | |
|-----------------|-----------|----------|
| HUGH H. SPALL | One Share | \$100.00 |
| RUTH R. NELSON | One Share | \$100.00 |
| RANSOM H. BROWN | One Share | \$100.00 |

IN WITNESS WHEREOF, the incorporators have hereunto set their hands and affixed their signatures this 20 day of August, 1978.



HUGH H. SPALL



RANSOM H. BROWN

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1 STATE OF MONTANA)
2 County of Cascade) ss

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4 On this 20 day of August, 1958, before me, the under-
5 signed, a Notary Public in and for the State of Montana, person-
6 ally appeared, HUGH W. SPALL and RUTH R. NELSON, known to me
7 to be the persons named in and whose names are subscribed to
8 the within instrument as two of the incorporators thereof,
9 and acknowledged to me that they executed the same.

10 IN WITNESS WHEREOF, I have hereunto set my hand and
11 affixed my Notarial Seal the day and year first above written.

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14 (SEAL)

A. K. Swanberg
Notary Public for the State of Mont.
Residing at: Great Falls, Montana
My Commission expires: 9/22/59

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17 STATE OF IDAHO)
18 County of Twin Falls) ss

19 On this 26 day of ~~August~~ ^{July} August, 1958, before me, the under-
20 signed, a Notary Public in and for the State of Idaho, personally
21 appeared, RANSON H. BROWN, known to me to be the person named in
22 and whose name is subscribed to the within instrument as one of
23 the incorporators thereof, and acknowledged to me that he executed
24 the same.

25 IN WITNESS WHEREOF, I have hereunto set my hand and
26 affixed my Notarial Seal the day and year first above written.

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28
29 (SEAL)

R. Alan Markham
Notary Public for the State of Idaho
Residing at: Twin Falls, Idaho
My Commission expires: July 16, 1960

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