



CERTIFICATE OF INCORPORATION
OF

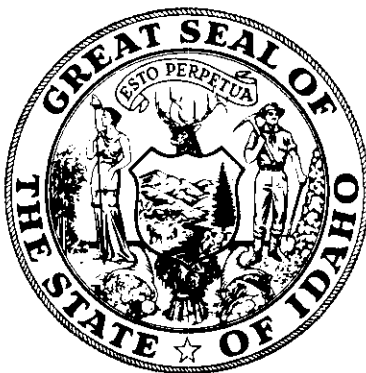
PANHANDLE TRUSTEE SERVICES, INC.

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 PANHANDLE TRUSTEE SERVICES, 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: **October 22, 1984**



SECRETARY OF STATE

by: _____

OCT 22 9 05 AM '84
SECRETARY OF STATE

ARTICLES OF INCORPORATION
OF
PANHANDLE TRUSTEE SERVICES, INC.

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

ARTICLE I

The name of this corporation shall be PANHANDLE TRUSTEE SERVICES, INC..

ARTICLE II

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

ARTICLE III

This corporation is organized for the purpose of the transaction of any or all lawful business for which corporations may be incorporated under the Idaho Business Corporation Act, including serving as a Trustee in Bankruptcy under Title II, Chapter 5, United States Code.

ARTICLE IV

The total number of shares of the corporation shall consist of 50,000 shares of Common Stock having a par value of One (\$1.00) Dollar per share for a total value in stock

of Fifty Thousand (\$50,000.00) Dollars, all of one class denoted Common Stock, each share being entitled to one (1) vote.

ARTICLE V.

There are no provisions denying preemptive rights.

ARTICLE VI

Provisions for the regulation of the internal affairs of the corporation are to be set forth in the By-Laws of the corporation.

ARTICLE VII

The address of the initial registered office of the corporation is 123 South Third, Sandpoint, Idaho, and the name of the initial registered agent at such address is Ford Elsaesser.

ARTICLE VIII

The number of directors of the initial board of directors of the corporation is four, and the names and addresses of the persons who are to serve as initial directors until the first annual meeting of shareholders or until their successor or successors qualify are:


FORD ELSAESSER
123 South Third
Sandpoint, ID 83864

DAG GRUDEM
123 South Third
Sandpoint, ID 83864

STEVEN C. VERBY
123 South Third
Sandpoint, ID 83864

ARTICLE IX

These foregoing Articles of Incorporation are dated and executed this 19 day of October, 1984.


FORD ELSAESSER

STATE OF IDAHO)
County of Bonner) ss.
)

I, the undersigned, a Notary Public in and for the State of Idaho, hereby certify that on this 19 day of October, 1984, personally appeared before me FORD ELSAESSER, known to me to be the person whose name is subscribed to the within instrument, and acknowledged to me that they executed the same.

Ann M. Murphy
Notary Public in and for Idaho
Residing at: Landmont