



Department of State.

**CERTIFICATE OF AUTHORITY
OF**

**NORTHWEST SECURITIES, INC. dba FIRST NORTHERN FINANCIAL
SERVICES, INC.**

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of **NORTHWEST SECURITIES, 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 **NORTHWEST SECURITIES, INC.** to transact business in this State under the name **FIRST NORTHERN FINANCIAL SERVICES, INC.** and attach hereto a duplicate original of the Application for such Certificate.

Dated **May 22, 1989**



Pete T. Cenarrusa
SECRETARY OF STATE

[Signature]
Corporation Clerk

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

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:

1. The name of the corporation is Northwest Securities, Inc.
2. The name which it shall use in Idaho is First Northern Financial 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 Montana
4. The date of its incorporation is January 24, 1980 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 P.O. Box 2153, Columbia Falls, Mt. 59912
6. The address to which correspondence should be addressed, if different from that in item 5. 1801 Lincoln Way, Suite 7, Coeur d'Alene, Idaho 83814
7. The street address of its proposed registered office in Idaho is same as #6. Above
_____, and the name of its proposed registered agent in Idaho at that address is Jonathan L. Fleming
8. The purpose or purposes which it proposes to pursue in the transaction of business in Idaho are: Mortgage Bank, Financial Services Company
9. The names and respective addresses of its directors and officers are:

	Name	Office	Address
DIRECTORS	John F. Prather	Chairman	N. 11724 Lincoln Ct., Spokane, WA. 99218
	Laurie L. Prather	Secretary-Treas.	" " " " " "
	Kim E. Thomas	Vice President	P.O. Box 226, Hopkinton, Iowa 52237
	John F. Prather	President	N. 11724 Lincoln Ct., Spokane, WA. 99218
	Laurie L. Prather	Executive Vice Pres.	" " " " " "

(continued on reverse)

Name	Office	Address
<u>Kim E. Thomas</u>	<u>Vice President</u>	<u>P.O. Box 226, Hopkinton, Iowa 52237</u>
<u>Raren Stone</u>	<u>Vice President</u>	<u>P.O. Box 1982, Kalispell, MT. 59903</u>
<u>Philip Sandmeyer</u>	<u>SR. Vice President</u>	<u>So. 615 Liberty Dr., Liberty Lake, WA</u>

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

11. This Application is accompanied by a certificate of Corporate Status or Existence, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated: May 9, 1989

Northwest Securities, Inc.

(Corporation Name)

By

[Signature]

Its President/ ~~Vice President~~ (please specify)

and

Laurie Prather

Its Secretary/ ~~Assistant Secretary~~ (please specify)

STATE OF Idaho)

COUNTY OF Kootenai) ss:

I, Terry L. Elkins

, a notary public, do hereby certify that on this 9th day of MAY, 19 89, personally appeared before

me John F. Prather, who being by me first duly sworn, declared that (s)he

is the President of Northwest Securities, Inc.

that (s)he signed the foregoing document as President of the corporation and that the statements therein contained are true.

[Signature]

Notary Public

Office of the Secretary of State



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STATE OF MONTANA

CERTIFICATE OF GOOD STANDING

I, MIKE COONEY, Secretary of State of the State of Montana do hereby certify that NORTHWEST SECURITIES, INC. duly filed its Articles of Incorporation in this office on

January 24, 1980

and on that date was created a body politic and corporate.

I further certify that no notice or decree of dissolution has been placed on record in this office by said corporation and that so far as my records indicate the corporation is in good standing under the laws of the State of Montana and authorized to transact its business and conduct its affairs in this state.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the Great Seal of the State of Montana at Helena, the Capital, this 10th day of May, A.D. 1989.

MIKE COONEY
Secretary of State

CONFORMED COPY - CORPORATE RESOLUTION

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SEC. OF STATE
NORTHWEST SECURITIES, INC.
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WHEREAS on the 1st day of March, 1989, at N. 11724
Lincoln Blvd., Spokane, Washington, at a regularly scheduled
meeting of the board of directors of the above named corporation,
all directors being present, the following resolution was adopted
and passed:

".....and be it FURTHER RESOLVED that the President and
Secretary are authorized and empowered to make
application to the State of Idaho for authority to do
business in said state, and to conduct the business of
the corporation under the assumed business name of FIRST
NORTHERN FINANCIAL SERVICES, INC."

Dated this 3rd day of April, 1989.

Northwest Securities, Inc.

Laurie Prather
Laurie Prather
Secretary

Approved:

John F. Prather
John F. Prather
President