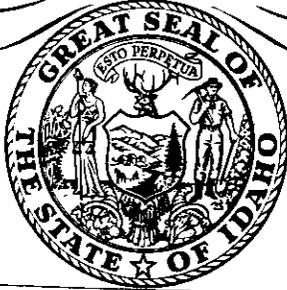


# State of Idaho



## Department of State.

### CERTIFICATE OF INCORPORATION

I, ARNOLD WILLIAMS, 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

#### FINANCIAL ADJUSTMENT SERVICE CORPORATION

was filed in the office of the Secretary of State on the **Second** day of **January**, A.D. One Thousand Nine Hundred **Sixty-two** and duly recorded on Film No. **114** 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 **Coeur d'Alene** in the County of **Kootenai**

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 **2nd** day of **January**, A.D., 19 **62**.

Secretary of State.

1 FINANCIAL ADJUSTMENT SERVICE CORPORATION

2  
3 ARTICLES OF INCORPORATION

4  
5 KNOW ALL MEN BY THESE PRESENTS:

6 That we, the undersigned, Donald V. Roach, Mary C. Roach, and Bliss O.  
7 Bignall, Jr., all of whom are over the age of twenty-one years, citizens of the State  
8 of Idaho and of the United States of America, and are bona fide residents of the State  
9 of Idaho, have this day voluntarily associated ourselves, and do by these Articles  
10 of Incorporation unite ourselves for the purpose of forming a corporation under the  
11 laws of the State of Idaho, and we hereby certify:

12  
13 First

14 That the name of the Corporation shall be FINANCIAL ADJUSTMENT SERVICE  
15 CORPORATION.

16  
17 Second

18 That the purposes for which the said Corporation is formed are as follows:

19 1. To buy, sell, deal in, lease, hold or improve real estate; and with that  
20 end in view to acquire by purchase, lease, hire or otherwise deal in lands, tenements,  
21 hereditaments, or any interest therein, and to improve the same; and generally to  
22 hold, manage, deal with, and improve the property of the company, and to sell,  
23 lease, mortgage, pledge, or otherwise dispose of the lands, tenements, and  
24 hereditaments or other property of the company; to construct, erect, equip, repair  
25 and improve houses, buildings, public or private roads, alleys, reservoirs, and  
26 wharves; to make, enter into, perform, and carry out contracts for constructing,  
27 altering, decorating, maintaining, furnishing, fitting up, and improving buildings  
28 of every sort and kind; to advance money to and enter into contracts and arrangements  
29 of all kinds with building contractors, builders, decorators, dealers in stone, brick,  
30 timber, hardware, and other building material or requisites.

31 2. To do any and all things herein set forth as fully as natural persons  
32 could or might do, and in any part of the world as principals, agents, contractors,  
trustees, or otherwise, and either alone or in conjunction with others.

3. To have one or more offices and conduct business anywhere.

4. To manufacture goods, wares, and merchandise anywhere.

1 5. To borrow money, to lend money; to conduct a general brokerage agency  
2 and commission business for others in the purchase, sale, and management of real  
3 estate; to purchase and sell for others personal property, stocks and bonds, and  
4 notes, and to negotiate loans thereon for others; to act as trustee in deeds of trust  
5 or mortgages on real or personal property or any evidences of value to secure them;  
6 and to act as agents for letting houses and lands and the collection of rents and the  
7 payment of taxes.

8 6. To engage in the business of collecting, buying, selling and dealing in  
9 current and delinquent accounts, buying, selling, and dealing in personal securities,  
10 furnishing its subscribers with information in regard to the business standing of  
11 parties, the issuing of a monthly retailers' protective reporter for the protection of  
12 its subscribers and patrons against parties who have had their credit impaired in  
13 various ways.

14 Third

15 The period of existence of this Corporation shall be perpetual.

16 Fourth

17 The registered office and place at which the principal business of this  
18 Corporation shall be conducted is 217A Elder Building, Coeur d'Alene, County of  
19 Kootenai, State of Idaho.

20 Fifth

21 The total authorized stock of this Corporation shall be Five Thousand Dollars  
22 (\$5,000.00) divided into five thousand shares (5000) of the par value of One Dollar  
23 (\$1.00) per share.

24 Sixth

25 The name, Post Office address, and number of shares subscribed by each  
26 incorporator is as follows:

27 NAME	28 ADDRESS	29 NUMBER OF SHARES
30 Donald V. Roach	31 217A Elder Building 32 Coeur d'Alene, Idaho	One
Mary C. Roach	709 Government Way Coeur d'Alene, Idaho	One
Bliss O. Bignall, Jr.	304 Elder Building Coeur d'Alene, Idaho	One

