## FILED/EFFECTIVE OF INCORPORATION OF

Mortgage Guide Home Loans Inc.

- 1. The name of the corporation is: Mortgage Guide Home Loans Inc.
- 2. The duration of the corporation is perpetual.
- 3. The aggregate number of shares which the corporation shall have the authority to issue is two thousand shares of common stock, being all of one class, with a par value of \$0.01 per share.
- 4. There are no limitations or denials of preemptive rights.
- 5. The purpose of the corporation is the transaction of any or all lawful business for Which corporations may be incorporated under the Idaho Business Corporations Act.
- 6. The initial registered agent of this corporation shall be located at: 5527 Kendall St., Boise, Idaho 83706. Located in the county of Ada. and the name of the registered agent at that address is Business Filings Incorporated
- 7. The name and address of the incorporator is: Richard A. Oster, Business Filings Incorporated, 8025 Excelsior Dr. Suite 200, Madison, WI 53717.
- 8. The name and address of the initial director of the corporation is: Ray Crawford, 12387 W. Engelmann Dr., Boise, Idaho 83713

Richard Oster, Incorporator

Dated: 9/27/02