

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

REALTY-FINANCE-SERVICE CORPORATION

was filed in the office of the Secretary of State on the **Twenty-ninth** day of **May**, A.D. One Thousand Nine Hundred **Sixty-three** and duly recorded on Film No. **123** 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

Pocatello

in the County of

Bannock

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 **29th** day of **May**, A.D., 19 **63**.

Secretary of State.

ARTICLES OF INCORPORATION

of

REALTY - FINANCE - SERVICE CORPORATION

KNOW ALL MEN BY THESE PRESENTS:

That we, the undersigned, being natural persons of full age, and citizens of the United States of America, in order to form a corporation for the purposes set forth below under the laws of the State of Idaho, do certify as follows:

I.

That the name of the corporation shall be:

REALTY-FINANCE-SERVICE CORPORATION

II.

That the purposes for which said corporation is formed are:

1. To engage in the general real estate and insurance business.
2. To purchase or otherwise acquire, own, hold, lease, sell, exchange, assign, transfer, mortgage, pledge, or otherwise dispose of, to guarantee, and to invest, trade and deal in and with personal property of every class and description.
3. To purchase or otherwise acquire, own, hold, lease, sell, exchange, assign, transfer, mortgage, or otherwise dispose of, and to invest, trade and deal in and with real property, and any and all interests therein.
4. To enter into any kind of contract or agreement, co-operative or profit sharing plan with its officers or employees that the corporation may deem advantageous or expedient or otherwise to reward or pay such persons for their services as the directors may deem fit.
5. To build houses or other buildings of every kind and character, either for sale or lease or on contract or otherwise; to lay out, subdivide, resubdivide and plat tracts of land and sell

the same, either by such subdivision or resubdivision or otherwise; and to improve lands laid out, subdivide or resubdivide, grade, oil, pave and improve streets, alleys, parks and other places, and sidewalk, curb, gutter, and otherwise improve the same, and construct and maintain and operate sewers and any and all other conveniences and necessities in connection with such subdivisions.

6. To purchase, lease or otherwise acquire, in whole or in part, the business, good will, rights, franchises, capital stock and property of every kind, and to undertake the whole or any part of the assets or liabilities, of any person, firm, association, or corporation engaged in or authorized to conduct any business similar to any business authorized to be conducted by this corporation, or otherwise, or owning property necessary or suitable for its purposes, and to pay for the same in cash, in the stocks or bonds of this company, or otherwise; to hold or in any manner dispose of the whole or any part of the business or property so acquired, and to exercise all the powers necessary or incidental to the conduct of such business.

7. To lend money and to negotiate and make loans, either on its own account or as agent or broker for others; and to serve as escrow holder or trustee in any matter which it may properly do so and which may not otherwise be prohibited or limited by the laws of the United States or of the State of Idaho.

8. To borrow money, to issue bonds, debentures, notes and other obligations of this corporation from time to time, for any of the objects or purposes of this corporation, and to mortgage, pledge, hypothecate, and/or convey in trust, any or all of its property to secure the payment thereof.

9. To discount and negotiate promissory notes, drafts, bills of exchange, and other evidences of debt, and to collect for others money due them on notes, checks, drafts, bills of exchange, commercial paper and other evidences of indebtedness.

10. To enter into, make, perform and carry out contracts of every kind and for any lawful purpose, without limit as to amount, with any person, firm, association, corporation, municipality, state, or government, or any subdivision, district or department thereof.

11. To engage in and conduct any and all kinds of retail, wholesale, distributing, or manufacturing businesses.

12. To do any and all such other acts, things, business or businesses in any manner connected with or necessary, incidental, convenient, or auxiliary to any of the objects hereinbefore enumerated, directly or indirectly, to promote the interest of the corporation; and in carrying on its purpose, or for the purpose of attaining or furthering any of its business, to do any and all acts and things, and to exercise any and all other powers, which a natural person could do or exercise, and which now or hereafter may be authorized by law to be done.

13. The several clauses contained in this statement of purposes shall be construed as both purposes and powers, and the statements contained in each clause shall be in nowise limited or restricted, by reference to, or inference from, the terms of any other clause, but shall be regarded as independent purposes and powers. No recitation, expression or declaration of specific or special powers or purposes herein enumerated shall be deemed to be exclusive, but it is hereby expressly declared that all other powers granted by law and not inconsistent herewith are hereby included.

III.

The Corporation is to have a perpetual term of existence.

IV.

The location and post office address of the registered office of the Corporation is Pocatello, Bannock County, Idaho.

V.

The total authorized number of shares is 2,500 shares of the par value of \$10.00 per share, all of which authorized capital stock shall be common stock, fully paid and nonassessable.

VI.

The President and Secretary or assistant secretary of the corporation shall be and they are hereby authorized to execute deeds, mortgages, leases, conveyances, and other instruments relating to the sale, transfer, mortgaging, pledging and leasing of real or personal property.

VII.

The names and post office addresses of the incorporators and the number and class of shares subscribed by each are:

NAME	ADDRESS	SHARES	CLASS
Eugene B. Manwaring	P.O. Box 547 Pocatello, Idaho	1	Common
Rex Price	474 L Street Idaho Falls, Idaho	1	Common
George W. Hargraves	P.O. Box 69 Pocatello, Idaho	1	Common

IN WITNESS WHEREOF, we have hereunto set our hands this 7th day of May, 1963.

Eugene B. Manwaring
Rex Price
George W. Hargraves

STATE OF IDAHO)
 : ss.
County of Bannock)

On this 7th day of May, 1963, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Eugene B. Manwaring, Rex Price and George W. Hargraves, known to me to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

H. A. Hart
Notary Public for Idaho
Residence: Pocatello, Idaho

(SEAL)