State of Idaho

Department of State

CERTIFICATE OF INCORPORATION OF

THE MONEY TREE FINANCIAL SERVICES, INC. File number C 118184

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 the above named corporation, 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: February 5, 1997

THI SEALON OHIT SE

Pete D Cenarrusa SECRETARY OF STATE

By Sheryl Deliries

ARTICLES OF INCORPORATION

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SECRETAME OF STATE STATE OF IDAMO

THE MONEY TREE FINANCIAL SERVICES, INC.

- 1. The name of the corporation is The Money Tree Financial Services, Inc.
 - 2. The period of its duration is perpetual.
- 3. Its purpose is to conduct all lawful types of business which shall include those connected with that of a loan broker.
- 4. It shall have authority to issue 1,000 shares (one thousand shares), all of one class at no par value.
- 5. The address of its initial registered office is 355 N. Orchard Street, Suite 230, Boise, Idaho 83706. The name of its initial registered agent at such address is Ernie N. Menchaca.
- 6. The number of directors constituting its initial Board of Directors is three, whose names and addresses are: Ernie N. Menchaca, 2420 W. Rainwater Ct., Meridian, Idaho 83642; Juan N. Menchaca, 27366 El Paso, Caldwell, Idaho 83605; and Shaun D. Menchaca, 891 Gettysburg, Boise, Idaho 83706.
- 7. The name and address of each incorporator is: Ernie N. Menchaca, 2420 W. Rainwater, Meridian, Idaho 83642.

DATED this _____ day of February, 1997.

ERNIE N. MÉNCHACA

IDAHO SECRETARY OF STATE DATE 02/05/1997

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CK #: 20864 CUST# 68999

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