ARTICLES OF INCORPORATION
of the
IDAHO TITLE, LOAN and TRUST COMPANY, Limited.

KNOW ALL MEN BY THESE PRESENTS:

That we, the undersigned, have this day voluntarily associated ourselves together for the purpose of forming a corporation under the laws of the State of Idaho, AND WE HEREBY CERTIFY:

I.

The name of said corporation is "Idaho Title, Loan and Trust Company, Limited."

II.

The purposes for which said corporation is formed are:

1. BANKING and TRUST COMPANY. To own, control, manage and conduct a savings bank; a safety deposit; a commercial bank; and a trust company; and to do and perform any and all things necessary in the proper management of the same.

2. HOLDING PROPERTY. To purchase, lease or rent any real estate or personal property necessary to the proper, economical or profitable conduct of its business; to own and control real estate and personal property; to erect buildings; to lease, rent, sell and convey any real estate or personal property which said corporation may own or acquire; and to do any and all things which may be for the best interest of the business with reference to the holding of property.

3. REAL ESTATE BUSINESS. To take options for the sale of real estate; to sell real estate upon commission; to lease, rent and handle real property as agent; to collect rent and profits from real estate as agent; and to conduct a general real estate business.

4. INSURANCE. To act as agent for any insurance company of any kind and to write insurance of any kind as such agent.

5. COLLECTIONS. To accept and receive notes, accounts and any evidences of indebtedness of any kind for collection and to charge a commission thereon for such collection.

6. LOANS. To act as loan agent; to negotiate loans; to purchase, own, sell and assign notes and mortgages; to handle money as agent for the placing of loans on farms and other property.

7. MERCHANDISE. To buy, own, sell and deal in every kind of merchandise, live stock and farm products.

8. INDEBTEDNESS. To borrow money and incur indebtedness as provided by law to such extent as the Board of Directors may determine; to issue notes, bonds, obligations, debentures and contracts as evidence of such indebtedness; to secure said notes, bonds, obligations, debentures and contracts by hypothecating any securities it may own; or to execute bills of sale, mortgages or deeds of trust on any property, real or personal, that it may own.

to acquire and undertake the good will, property rights, franchises and assets of every kind and the liabilities of any person, firm, company, association or corporation either wholly or in part, and to pay for the same in cash, stock of the corporation, bonds or otherwise.

9. CONTRACTS. To make and enter into contracts and to enforce the same; to sue and be sued in any court as a natural person; to make and use a common seal and to alter the same.

10. ABSTRACTS OF TITLE. To furnish abstracts of title to real estate; to guarantee the title to real estate; to make insurance of every kind pertaining to or connected with titles to real estate; and to make, execute and perfect such and so many contracts agreements, policies and other instruments as may be required therefor.

11. TRUSTS. To receive and hold on deposit and in trust and as security, estate, real and personal, including notes, bonds, obligations of States, Counties, Municipalities corporations, companies and individuals and the same to purchase, collect, adjust and settle, sell and dispose of in any manner, without proceedings in law or equity, and for such price and upon such terms as may be agreed on between this corporation and the parties contracting therewith; to receive and hold escrows and to receive and hold personal property for safe keeping.

12. TRUSTEE. To act as trustee, assignee, receiver, guardian, executor and administrator, and to take, accept and execute trusts of every description not inconsistent with the laws of this State or of the United States, and to receive deposits of money and other personal property and issue obligations therefor; to invest funds in bonds and securities and to loan money on real and personal securities.

13. FISCAL and TRANSFER AGENT. To act as the fiscal or transfer agent of any State, County, Municipality, body politic, or corporation and in such capacity to receive and distribute money, transfer, register and countersign certificates of stock, bonds or other evidences of indebtedness, and to receive and manage any sinking funds therefor on such terms as may be agreed upon.

14. SECURITY. To become security for the payment of all damages that may be assessed and directed to be paid for lands taken in the building of any railway, or for the purpose of any railway, or the opening of any street or roads, or for any purpose whatever, where land or property is authorized by law to be taken.

15. LEGAL BONDS. To become security on any undertaking or contract, or upon any writ of error or appeal or in any proceeding instituted in any Court in this State, in which security may be required.

16. TRUST FUNDS. To receive from any executor, administrator, guardian or trustee any bonds, stocks, securities or other valuables belonging to others and to keep and hold the same on deposit for safety.

17.MONEY BY ORDER OF COURT. To receive moneys under any judgment or order of any Court,as directed by said judgment or order of Court.

18.DEPOSITS. To receive moneys on general or special deposit from any officer, court,company,corporation,association,society or individual and issue certificates of deposit for the same.

19.BILLS OF EXCHANGE. To issue letters of credit,issue inland and foreign bills of exchange,transmit and receive moneys by bills of exchange and generally this corporation shall do and perform any and all things needful in the management of its business and to carry on any and all business in connection with the foregoing specified purposes;to do all things within its corporate power necessary to carry on its business and to have,hold and exercise all the powers conferred by the laws of the State of Idaho upon corporations.

III.

The principal place of business and main office of the corporation shall be at Blackfoot,County of Bingham,State of Idaho.

IV.

The term for which this corporation is to exist is fifty(50)years from and after the date of its corporation.

V.

The number of directors of said corporation are five and the names of those appointed for the first year are as follows,to-wit:

J.M.Stevens,	Blackfoot,Idaho
T.R.Jones,	Blackfoot,Idaho
A.L.Fowler,	Blackfoot,Idaho
A.T.Ryan,	Blackfoot,Idaho
W.A.Bradbury,	Idaho Falls,Idaho

VI.

The amount of the capital stock shall be One Hundred Thousand Dollars($100,000.) divided into One Thousand Shares of the par value of One Hundred Dollars($100.)each.

VII.

The amount of the capital stock actually subscribed is Seventy-five Thousand Dollars($75,000.)and the subscribers are as follows,to-wit:-

Name	Shares	Amount
J.M.Stevens,Blackfoot,Idaho	250	$25,000.00
T.R.Jones " "	125	12,500.00
A.L.Fowler " "	125	12,500.00
A.T.Ryan " "	249	24,900.00
W.A.Bradbury,Idaho Falls,Idaho	1	100.00

IN WITNESS WHEREOF we have hereunto set our hands and seals this 17th day of November, A.D. 1906.

J.M.Stevens Seal

T.R.Jones Seal

A.L.Fowler Seal

A.T.Ryan Seal

W.A.Bradbury Seal

State of Idaho)
County of Bingham) ss:

I hereby certify that on this 17th day of November, 1906 personally appeared before me, A.T.Ryan, a Notary Public in and for said County and State J.M.Stevens, T.R.Jones and A.L.Fowler, known to me to be the persons whose names are subscribed to the within instrument and each acknowledged to me that he executed the same.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal at my office in Blackfoot, Idaho the day and year in this certificate first above written

A.T.Ryan
Notary Public.

My commission expires Mar 19, 1910

State of Idaho)
County of Bingham) ss:

I hereby certify that on this 17th day of November, 1906 personally appeared before me A.L.Fowler, a Notary Public in and for Bingham County, Idaho, A.T.Ryan personally known to me to be the person whose name is subscribed to the within instrument and who acknowledged to me that he executed the same.

IN WITNESS WHEREOF I have hereunto set my hand and seal at my office in Blackfoot, Idaho the day and year in this certificate first above written.

A.L.Fowler
Notary Public.

My commission expires [illegible]

State of Idaho)
County of Bingham) ss:

I hereby certify that on this 19th day of November, 1906 personally appeared before me the undersigned a Notary Public in and for said county and state W.A.Bradbury, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my notarial seal the day and year in this certificate first above written.

[illegible]
Notary Public.

My commission expires [illegible]

STATE OF IDAHO } ss.
County of Bingham. }

I HEREBY CERTIFY that the within is a full, true and correct copy of the Original Articles of Incorporati on of Idaho Title, Loan and Trust Company, Limited, recorded in Book B of Incorporations at page 216, Nov. 26,1906

as appears of record in my office.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal at Blackfoot, Idaho, this 27th day of Nov. 1906

Geo. T. Gagon
Clerk and ex-Officio Recorder.

By H. B. Curtis
Deputy.