

State of Idaho

Department of State

CERTIFICATE OF INCORPORATION OF

ROWLEY REAL ESTATE AND APPRAISAL
SERVICE OF POCA TELLO, INC.

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: September 29, 1993



Pete T. Cenarrusa
SECRETARY OF STATE

By *[Signature]*

ARTICLES OF INCORPORATION

OF

ROWLEY REAL ESTATE AND APPRAISAL SERVICE
OF POCATELLO, INC.

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I

The name of the corporation is Rowley Real Estate and Appraisal Service of Pocatello, Inc.

II

The duration of the corporation is perpetual.

III

The purpose of the corporation is to engage in any lawful act or activity for which a corporation may be organized under the Idaho Corporation Code.

IV

The corporation shall have the authority to issue ten thousand (10,000) shares of common stock, all of one (1) class, one hundred dollar (\$100) par value each, and ten thousand (10,000) shares of cumulative preferred stock with a ten percent (10%) annual interest feature, one hundred dollar (\$100) par value each. No capital stock shall be transferred or sold without offering it first to the corporation and then to the other stockholders on the same terms contained in any offer.

V

The principle office of the corporation in the State of Idaho is 968 Gem St., Pocatello, Idaho 83201.

VI

The name and address of the initial registered agent is Thomas K. Rowley, 968 Gem St., Pocatello, Idaho 83201.

VII

The number of directors constituting the initial board of directors is three (3) whose names and addresses are as follows:

Thomas K. Rowley
968 Gem St.
Pocatello, Idaho 83201

Lolita F. Rowley
968 Gem St.
Pocatello, Idaho 83201

Mary L. Rowley
968 Gem St.
Pocatello, Idaho 83201

VIII

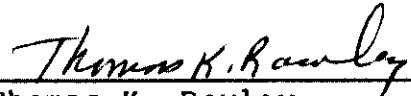
The names and addresses of the incorporators are as follows:

Thomas K. Rowley
968 Gem St.
Pocatello, Idaho 83201

Lolita F. Rowley
968 Gem St.
Pocatello, Idaho 83201

IX

IN WITNESS WHEREOF, the incorporators have hereunto set their hands this 17th day of September, 1993.



Thomas K. Rowley

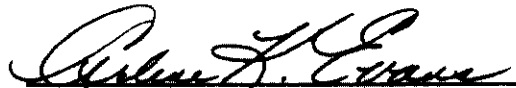


Lolita F. Rowley

STATE OF IDAHO)
) ss.
County of Bannock)

On this 17th day of September, 1993, before me, the undersigned Notary Public in and for said State, personally appeared THOMAS K. ROWLEY, known to me to be the person whose name is subscribed to the within instrument, acknowledged to me that he executed the same.

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



Notary Public for Idaho
Residing at: Shoshone, Idaho
Commission expires: 8/29/98

(SEAL)

STATE OF IDAHO)
) ss.
County of Bannock)

On this ____ day of September, 1993, before me, the undersigned Notary Public in and for said State, personally appeared LOLITA F. ROWLEY, known to me to be the person whose name is subscribed to the within instrument, acknowledged to me that she executed the same.

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


Notary Public for Idaho
Residing at: Shoshone, Idaho
Commission expires: 8/29/98

(SEAL)

ARTICLES OF INCORPORATION - 3

ROWLEY APPRAISAL SERVICE, INC.

968 Gem
Pocatello, Idaho 83201
(208) 237-2899

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Pete T. Cenarrusa
Secretary of State
Room 203 Statehouse
Boise, ID 83720

Dear Mr. Cenarrusa:

As President of Rowley Real Estate and Appraisal Service, Inc.
I give my consent to file the articles of incorporation for
Rowley Real Estate and Appraisal Service of Pocatello, Inc.

The corporate name in the the heading and in Article I are identical.

I am enclosing the additional filing fee of \$40.

Thank You,

Thomas K. Rowley, President
Rowley Real Estate and Appraisal Service, Inc.

TR/lr