



**CERTIFICATE OF INCORPORATION
OF**

FINANCIAL FUTURES OF AMERICA, 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: November 13, 1987



Pete T. Cenarrusa

SECRETARY OF STATE

by: *Joella M. Mather*

Nov 13 4 19 PM '87

SECRETARY OF STATE

**ARTICLES OF INCORPORATION
OF
FINANCIAL FUTURES OF AMERICA, INC.**

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned Financial Futures of America, Inc., organized and existing under the laws of the State of Idaho, and qualified to do business in the State of Idaho, under the provisions of Idaho Code Section 30-1-53, does hereby adopt the following Articles of Incorporation as provided in Idaho Code Section 30-1-54;

I

The name of the corporation is Financial Futures of America, Inc.

II

The purpose or purposes for which the corporation is organized is to engage in the transaction of any or all lawful business for which corporations may be incorporated under Idaho Code.

III

The period of its duration is perpetual.

IV

The street address of its initial registered office is 1356 E. Rimrock Court, Boise, ID 83712, and the name of its initial registered agent at such address is John F. Luthy.

V

The aggregate number of shares which the corporation shall have authority to issue is Fifty Thousand (50,000) of the par value of One Dollar (\$1.00).

VI

The number of directors constituting the initial board is four (4), and the names and addresses of said directors, to serve until the first annual meeting of the shareholders and until successors are elected and qualified are:

<u>Name</u>	<u>Address</u>
John F. Luthy	1356 E. Rimrock Court Boise, ID 83712
Robert A. LaChance	8139 Autumn Boise, ID 83706
Cynthia K. Wood	3185 Falling Brook Ln. Boise, ID 83706
Rick C. Townsend	2405 Deer Flat Rd. Kuna, ID 83634

VII

The name and address of the incorporator is:

John F. Luthy, 1356 E. Rimrock Ct. Boise, ID 83712

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 13th day of November, 1982.

By: John F. Luthy

STATE OF IDAHO)

) ss.

COUNTY OF ADA)

On this _____ day of _____, 198__, before me, the undersigned, a Notary Public in and for said State, personally appeared _____, known to me to be the _____ of _____, and whose name is subscribed to within instrument, and acknowledged to me that (s)he executed the same.

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

Notary Public

My commission expires: