

State of Idaho



Department of State.

CERTIFICATE OF INCORPORATION

I, IRA H. MASTERS, 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

CALIFORNIA HOME FINANCE COMPANY OF IDAHO, INC.

was filed in the office of the Secretary of State on the **Sixteenth** *day*
of **March** *A.D. One Thousand Nine Hundred* **Fifty-five** *and*
duly recorded on Film No. **89** *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*

Boise

in the County of

Ada

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

16th *day of* **March,**

A.D., 19 **55** *.*

Secretary of State.

ARTICLES OF INCORPORATION
OF
CALIFORNIA HOME FINANCE COMPANY OF IDAHO, INC.

KNOW ALL MEN BY THESE PRESENTS, That we, the undersigned Robert A. Randall, Don H. Eagleson and Richard Anderson, each being a natural person of full age, and a citizen of the United States of America, have voluntarily and do hereby associate ourselves together for the purpose of forming a corporation under the laws of the State of Idaho, and we do hereby certify, declare and adopt the following articles of incorporation:

I.

The name of this corporation shall be CALIFORNIA HOME FINANCE COMPANY OF IDAHO, INC.

II.

The period of existence and duration of the life of this corporation shall be perpetual.

III.

The location of the registered office of this corporation shall be Boise, County of Ada, State of Idaho, and the address of the registered office of this corporation shall be Boise, Idaho.

IV.

The nature of the business and the objects and purposes of this corporation shall be:

To deal and traffic real estate and all estates and interests therein, whether owned by it or otherwise; to buy, take, lease, rent, option, or in any other manner acquire, own,

hold, possess, sell, exchange, lease, convey, transfer, rent, mortgage, give liens against, or in any other manner dispose of or encumber real estate, and any and all interests or estates therein, whether within or without the State of Idaho, including water and irrigation rights and irrigation and/or drain ditches, whether classified as real or personal property.

To carry on the general business of farming and the general livestock business, to raise, produce, buy, grow or otherwise acquire, hold, handle, mortgage, sell, hypothecate or otherwise dispose of farm products, livestock and the products of livestock, including dairy products and to deal and traffic generally therein.

To lay out, subdivide and/or plat real estate in lots, blocks, subdivisions, townsites, or otherwise to dedicate and establish streets, alleys, parks and public grounds, and to build, repair, remodel, construct, acquire, hold and equip, houses, buildings, roads, streets, sidewalks, fences, pavements, sewers and ditches, conduits, reservoirs, waterworks, irrigation systems and in any other manner improve, use, maintain, operate and/or develop real estate for any purpose or use, whether owned by it or otherwise; and to contract to do any of said acts for others; so far as permitted by law qualify and act as and hold license as and engage in the business of real estate agent and/or real estate broker in any state and to exercise all the powers and privileges granted to real estate agents and real estate brokers under the laws of any state; so far as permitted by law to qualify, act and hold license as agent for any kind of insurance in any state and exercise all powers and privileges granted such agents under the laws

of any state; to qualify, act as and be licensed as agents for the sales, on commission or otherwise, of stocks, bonds, notes, mortgages, warrants or other securities of any kind or character in any state; and to do any and all acts and things for or designed or intended for the preservation, protection, improvement, or enhancement of the value of any property held or owned by said corporation or in which it has an interest.

To purchase or otherwise acquire, hold, sell, assign, endorse, transfer, mortgage, pledge, hypothecate, or otherwise dispose of and to deal generally in notes, bonds, contracts, stocks, warrants, bills, open accounts, and other evidences of indebtedness or individuals, firms, partnerships and corporations, municipal, public and private, except as limited by law; to loan its funds, with or without security, on notes, open accounts or otherwise.

To purchase, subscribe for, or otherwise acquire and own, hold, use, sell, assign, transfer, mortgage, pledge, exchange, or otherwise dispose of real and personal property of every kind and description, including but not limited to shares of stock, bonds, debentures, notes, evidences of indebtedness, and other securities, contracts, or obligations of any corporation or corporations, association or associations, domestic or foreign, and to pay therefor in whole or in part in cash or by exchanging therefor stocks, bonds, or other evidences of indebtedness or securities of this or any other corporation, and while the owner or holder of any such real or personal property, stocks, bonds, debentures, notes, evidences of indebtedness or other securities, contracts, or obligations, to receive, collect, and dispose of the interest, dividends and income arising from such property, and to possess

and exercise in respect thereof, all the rights, powers and privileges of ownership, including all voting powers on any stocks so owned.

To enter into, make and perform and carry out contracts of every sort and kind with any person, firm, association or corporation, municipality, body politic, country, territory, district, state, and government.

To institute, enter into, carry on, assist, promote or participate in financial, commercial, mercantile, industrial and other businesses, works, enterprises, undertakings and operations.

To purchase, hold, sell, assign, transfer, mortgage, pledge or otherwise dispose of shares of the capital stock of, or any bonds, securities or evidence of indebtedness created by, any other corporation or corporations organized under the laws of this state or any other state, country, nation or government, and while the owner thereof to exercise all the rights, powers, and privileges of ownership.

To apply for, secure, acquire by assignment, transfer, purchase, or otherwise, and to exercise, carry out and enjoy any charter, license, power, authority, franchise, concession, rights or privileges, which any government or authority or any corporation or other public body may be empowered to grant; and to pay for, aid in and contribute toward carrying the same into effect, and to appropriate any of the corporation's shares of stock, bonds and assets to defray the necessary costs, charges and expenses thereof.

To acquire, and pay for in cash, stock or bonds of this corporation or otherwise, the good-will, rights, assets and

property and to undertake or assume the whole or any part of the obligations or liabilities of any person, firm, association or corporation.

To draw, make, accept, endorse, discount, execute and issue promissory notes, bills of exchange, and other negotiable or transferrable instruments.

In the purchase or acquisition of property, business, rights or franchises, or for additional working capital, or for any other object in or about its business or affairs, and without limit as to amount, to incur debt, and to raise, borrow, and secure the payment of money in any lawful manner, including the issue and sale or other disposition of bonds, debentures, obligations, negotiable and transferrable instruments and evidences of indebtedness of all kinds, whether secured by mortgage, pledge, deed or trust or otherwise.

To carry on any other business, which may seem to the corporation capable of being conveniently carried on in connection with its business or calculated directly or indirectly to enhance the value of or render profitable any of the corporation's property or rights.

The said corporation may perform any part of its business outside the State of Idaho, in the other states, in the District of Columbia, territories or possessions, or dependencies of the United States.

To do each and everything necessary, suitable, useful or advisable for the accomplishment of any one or more of said objects, or which shall, at any time, appear to be conducive to or expedient for the benefit of said corporation in connection therewith.

To do each and all things set forth herein to the same extent and as fully as natural persons might do or could do in the State of Idaho, and in any other state, country or place.

To purchase, hold, sell and transfer the shares of its own capital stock; provided it shall not use its funds or property for the purchase of its own shares of capital stock when such use would cause any impairment of its capital; and provided further that shares of its own capital stock belonging to it shall not be voted upon directly or indirectly.

To have one or more offices, to carry on all or any of its operations and business and without restriction or limit as to amount, to purchase, or otherwise acquire, to hold, own, to mortgage, sell, convey, or otherwise dispose of real and personal property of every class and description in any of the states, districts, territories, dependencies, possessions or colonies of the United States.

The foregoing clauses shall be construed as objects, purposes and powers; and it is hereby expressly provided that any enumeration of specific powers shall not be held to limit or restrict in any manner the powers of this corporation.

In general, to carry on any other business in connection with the foregoing, and to have and exercise all the powers conferred by the laws of Idaho upon corporations.

V.

In furtherance, and not in limitation of the powers conferred by statute, the board of directors is expressly authorized:

To make and alter by-laws of this corporation, to fix the

amount to be reserved as working capital over and above its capital stock paid in, and to authorize and cause to be executed mortgages and liens upon the real and personal property of this corporation.

If the by-laws so provide, to designate two or more of its members to constitute an executive committee, which committee shall for the time being, as provided in said resolution or in the by-laws of this corporation, have and exercise any or all of the powers of the board of directors in the management of the business and affairs of this corporation, and have power to authorize the seal of this corporation to be affixed to all papers which may require it.

Pursuant to the affirmative vote of the holders of at least a majority of the stock issued and outstanding, having voting power, given at a stockholders' meeting duly called for that purpose, or when authorized by the written consent of at least a majority of the holders of the voting stock issued and outstanding, the board of directors shall have power and authority at any meeting to sell, lease or exchange all of the property and assets of this corporation, including its good-will and its corporate franchises, upon such terms and conditions as its board of directors deem expedient and for the best interest of the corporation.

This corporation may in its by-laws confer powers upon its directors in addition to the foregoing, and in addition to the powers and authorities expressly conferred upon them by statute.

VI.

The capital stock of this corporation shall be Twenty-five

Thousand Dollars (\$25,000.00) divided into Two Hundred Fifty (250) shares of stock of the par value of One Hundred Dollars (\$100.00) each. No distinction shall exist between the shares of this corporation and all such shares shall have the same rights in the corporation.

VII.

All or any portion of the capital stock may be issued for cash or in payment for real or personal property, services, or any other rights or thing of value, for the uses and purposes of the corporation, and when so issued shall become and be fully paid, the same as though paid for in cash at par; and the directors shall be the sole judges of the value of any property, right or thing acquired in exchange for capital stock.

VIII.

From time to time the capital stock may be increased according to law, and may be issued in such amounts and proportions as shall be determined by the board of directors, and as may be permitted by law.

IX.

The private property of the stockholders shall not be subject to the payment of corporate debts to any extent whatsoever.

X.

The name and postoffice address of each of the incorporators and a statement of the number of shares subscribed for by each, is as follows:

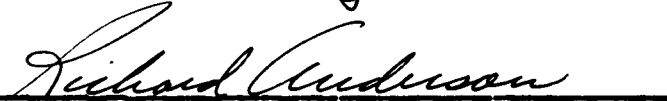
NAME	ADDRESS	NO. SHARES	AMOUNT
Robert A. Randall	200 Coston, Boise, Ida.	1	\$100.00
Don H. Eagleson	1315 Harrison Blvd., Boise, Idaho	1	\$100.00
Richard Anderson	914 Roberts St. Boise, Idaho	1	\$100.00

This corporation reserves the right to amend, alter, change or repeal any provisions contained in this certificate of incorporation in the manner now or hereafter prescribed by statute, and all rights conferred upon stockholders herein are granted, subject to this reservation.

WE, THE UNDERSIGNED, being each one of the original subscribers to the Capital Stock hereinbefore named for the purpose of forming a corporation to do business both within and without the State of Idaho, and in pursuance of the laws of the State of Idaho, do make and file these articles of incorporation, hereby declaring and certifying that the facts herein stated are true, and we respectively agree to take the number of shares of stock hereinbefore set opposite our names and accordingly have hereunto set our hands and seals this 8th day of March, A. D., 1955.


Robert A. Randall

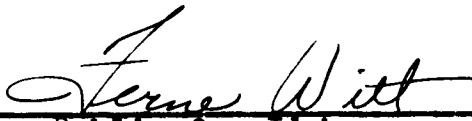

Don H. Eagleson


Richard Anderson

STATE OF IDAHO,)
) ss.
COUNTY OF ADA,)

On this 8th day of March, in the year 1955, before me,
the undersigned, a Notary Public in and for said State, personally
appeared Robert A. Randall, Don H. Eagleson and Richard Anderson,
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 in this certificate first
above written.



Notary Public for Idaho,
Residing at Boise, Idaho.