

# State of Idaho

## Department of State

### CERTIFICATE OF INCORPORATION OF

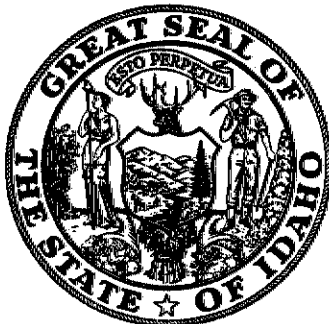
MOUNTAIN MORTGAGE, INC.

File number C 107280

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: August 9, 1994



*Pete T. Cenarrusa*  
SECRETARY OF STATE

By *[Signature]*

**ARTICLES OF INCORPORATION**

**OF**

**MOUNTAIN MORTGAGE, INC.**

**AUG 9 4 44 PM '94**

**SECRETARY OF STATE**

**KNOW ALL MEN BY THESE PRESENTS:** That the undersigned, acting as incorporator of a corporation under the Idaho Business Corporation Act, adopts the following Articles of Incorporation for such corporation:

**I**

The name of the corporation shall be Mountain Mortgage, Inc.

**II**

The corporation shall exist in perpetuity.

**III**

The address of the initial registered office of this corporation in the state of Idaho shall be 502 North 3rd Street, Suite 126, McCall, Idaho 83638, and the name of the initial registered agent at that address shall be Susan C. Johnston.

**IV**

The purposes for which this corporation is organized are the transaction of any or all lawful business for which corporations may be incorporated under the Idaho Business Corporation Act.

**V**

The business of this corporation shall be managed and conducted by a board of directors. The number of directors constituting the initial board of directors shall be two, and the name and address of the persons to serve as directors until the first annual meeting of shareholders or until their successors are elected and qualified is:

**Name**

**Address**

Susan C. Johnston

502 North 3rd Street, Suite 126  
McCall, Idaho 83638

Charles M. Gossett

502 North 3rd Street, Suite 126  
McCall, Idaho 83638

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CK #: 1385 CUST# 19362  
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VI

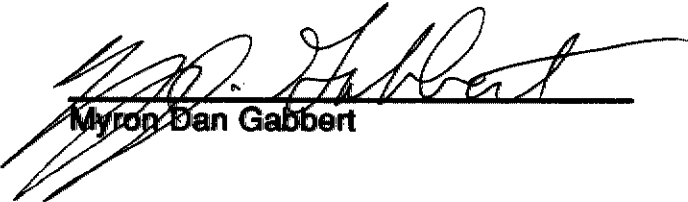
The aggregate number of shares which this corporation shall have authority to issue shall be 100,000 shares no par.

VII

The name and address of the incorporator is as follows:

<u>Name</u>	<u>Address</u>
Myron Dan Gabbert	Suite 8, Yacht Club Building McCall, ID 83638


IN WITNESS WHEREOF, I have hereunto set my hand this 8th day of August, 1994.

  
Myron Dan Gabbert

STATE OF IDAHO     )  
                              :     ss.  
County of Ada        )

On this 8th day of August, 1994, before me, a notary public in and for said county and state, personally appeared MYRON DAN GABBERT, 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 official seal the day and year in this certificate first above written.

  
Notary Public for Idaho  
Residing at Nampa, Idaho  
Commission expires: 1-6-2000