

State of Idaho

Department of State.

CERTIFICATE OF INCORPORATION OF

NATIONAL MORTGAGE COMPANY

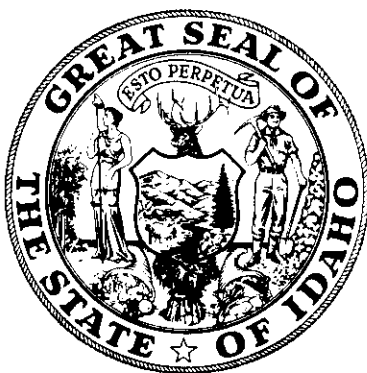
I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Incorporation for the incorporation of _____

NATIONAL MORTGAGE COMPANY

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: **April 29, 1981**



Pete T. Cenarrusa

SECRETARY OF STATE

by: _____

ARTICLES OF INCORPORATION

NATIONAL MORTGAGE COMPANY

KNOW ALL MEN BY THESE PRESENCE That we, the undersigned, being natural citizens of full age and citizens of the United States of America, in order to form a corporation for the purposes hereinafter stated, under and pursuant to the general laws of the State of Idaho, do hereby certify as follows:

ARTICLE I

The name of the corporation shall be NATIONAL MORTGAGE COMPANY.

ARTICLE II

The corporation's purposes are:

- (1) To arrange real estate financing; to purchase for re-sale, real estate contracts, mortgages and trust deeds.
- (2) To provide services of all kinds with regards to the business described in Paragraph (1) above.
- (3) To lease, sell, buy, own, mortgage, hypothecate or otherwise deal in tangible and intangible property of all descriptions.
- (4) To act as partner or participate in joint ventures involving any transactions.
- (5) To engage in any business related or unrelated to that described in this Article, and from time to time to enter into such businesses as are authorized or approved by the Board of Directors of this corporation.
- (6) To have and exercise all rights and powers from time to time as shall be granted to corporations by the laws of the State of Idaho, or the laws of the United States of America.

ARTICLE III

The corporation is to have perpetual existence.

ARTICLE IV

The location and post office address of its registered office in this state shall be 6477 Fairview Avenue, Boise, Idaho, or such other address as the Board of Directors may designate.

ARTICLE V

The Registered Agent of this corporation shall be Dan J. Hardee.

ARTICLE VI

The total number of shares which this corporation is authorized to issue is 200,000 shares. The aggregate par value of said shares is \$200,000.00, and the par value of each share is \$1.00. All shares shall be non-assessable. The corporation is authorized to buy, sell, and trade its own shares and securities, as well as those of other persons or corporations.

ARTICLE VII

The names and post office addresses of the incorporators and the number of shares initially subscribed by each are as follows:

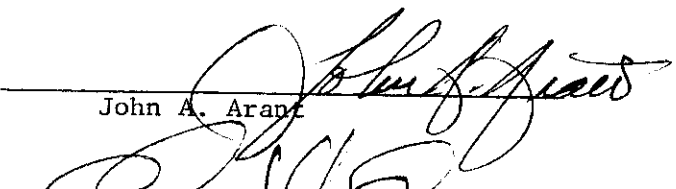
<u>NAME</u>	<u>POST OFFICE ADDRESS</u>	<u>NO OF SHARES</u>
Dan J. Hardee	6477 Fairview Ave., Boise, ID 83704	1
John A. Arant	10173 Rockwood Ct., Boise, ID 83704	1
Sonja C. Sandtorf	8331 Cory Ct., Boise, ID 83704	1

ARTICLE VIII

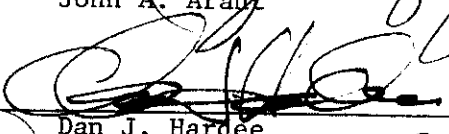
The initial Board of Directors shall consist of three Directors:

Dan J. Hardee	6477 Fairview Ave., Boise, ID 83704
John A. Arant	10173 Rockwood Ct., Boise, ID 83704
Sonja C. Sandtorf	8331 Cory Ct., Boise, ID 83704

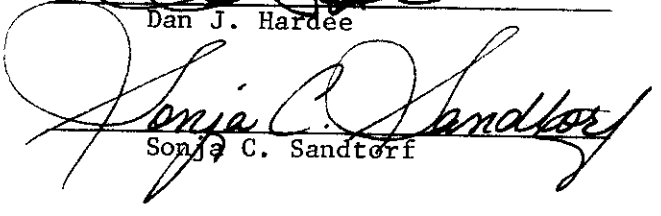
IN WITNESS WHEREOF, we have hereunto set our hands and seals
this 20th day of April, 1981.



John A. Arant



Dan J. Hardee



Sonja C. Sandtorf