

ARTICLES OF INCORPORATION **FILED EFFECTIVE**

OF

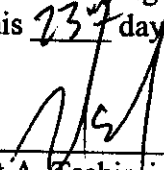
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IDAHO FIRST MORTGAGE, INC.

SECRETARY OF STATE
STATE OF IDAHO

1. Name. The name of the corporation is Idaho First Mortgage, Inc.
2. Authorized shares. The aggregate number of shares the corporation is authorized to issue shall be 100,000 shares, all of which shall be common voting stock.
3. Registered office and agent. The registered office of the corporation is 12505 W. Chinden Blvd., Suite N, Boise, Idaho 83713, and its registered agent at that address is Thomas Buuck.
4. Incorporator. The name of the incorporator is Scott A. Tschirgi and the incorporator's address is 601 W. Bannock, Boise, Idaho 83702.
5. Corporate purpose. The purposes for which this corporation is organized are any lawful purpose for which corporation may be incorporated under the Idaho Business Corporation Act.
6. Voting. Each outstanding share entitled to vote shall be entitled to one (1) vote on each matter submitted to a vote at a meeting of shareholders. Shareholders do not have the right to cumulate their votes for directors.
7. Indemnification. The corporation shall indemnify the directors and officers of the corporation to the fullest extent permitted by the Idaho Business Corporation Act, as the same exists or may hereafter be amended (but, in the case of any such amendment, only to the extent that such amendment permits the corporation to provide broader indemnification rights than the Idaho Business Corporation Act permitted the corporation to provide prior to such amendment).
8. Limitation of Liability. No director shall be liable to the corporation or its stockholders for monetary damages for breach of fiduciary duty except liability for: (i) the amount of a financial benefit received by a director to which he is not entitled; (ii) an intentional infliction of harm on the corporation or the shareholders; (iii) a violation of § 30-1-833, Idaho Code; or (iv) an intentional violation of criminal law.

I, the incorporator, 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, have hereunto set my name, hand and seal this 23rd day of September, 2008.


Scott A. Tschirgi, Incorporator

IDAHO SECRETARY OF STATE
09/24/2008 05:00
CK: 4877 CT: 1626 BH: 1137396
P 100.00 = 100.00 CORP # 2

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