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State of Idaho

Department of State

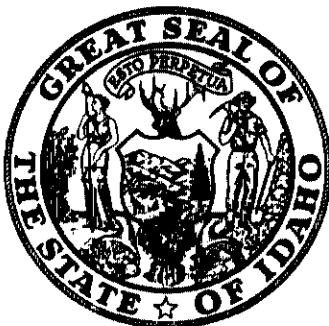
CERTIFICATE OF INCORPORATION OF

SILVER FINANCIAL COMPANY, 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: February 18, 1993



Pete T. Cenarrusa
SECRETARY OF STATE

By *Valerie Taylor*

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IDAHO SECRETARY OF STATE

ARTICLES OF INCORPORATION

OF

REC'D
SEC. OF STATE

SILVER FINANCIAL COMPANY, INC. 93 FEB 18 AM 8 28

The undersigned, acting as incorporators of a corporation under the Idaho Business Corporation Act, adopt the following Articles of Incorporation for such corporation:

FIRST: The name of the corporation is SILVER FINANCIAL COMPANY, INC.

SECOND: The period of its durations is perpetual.

THIRD: The purpose or purposes for which the corporation is organized is to hold, invest and re-invest in financial properties and stock, together with all other activities legally allowed under the appropriate provisions of the corporate law of the State of Idaho as amended from time to time.

FOURTH: The aggregate number of shares which the corporation shall have authority to issue is 20,000 voting common shares having no par value.

FIFTH: The articles will not speak to the question of preemptive rights, but preemptive rights may be preserved in the by-laws of the corporation.

SIXTH: Provisions for the regulation of the internal affairs of the corporation will be set forth in the by-laws as approved by the incorporators and Board of Directors.

SEVENTH: The address of the initial registered office of

the corporation is 127 2nd Street West, Twin Falls, Idaho, 83303, and the name of its initial registered agent at such address is JAMES D. GLENN, JR., Chartered.

EIGHTH: The number of Directors constituting the initial Board of Directors of the corporation is 3, and the names and addresses of the persons who are to serve as Directors until the first annual meeting of shareholders or until their successors are elected and shall qualify are:

FRANK G. PIERRET, P.O. Box 0, Shoshone, Idaho, 83352;

PATRICIA R. PIERRET, P.O. Box 0, Shoshone, Idaho, 83352;

JULIE M. MARTIN, 4301 291st Street E., Grahm, WA 98338


FRANK G. PIERRET

STATE OF IDAHO)
 : ss
County of Twin Falls)

On this 12th day of February, 1993, before me, a Notary Public in and for said State, personally appeared FRANK G. PIERRET, known to me to be the Incorporator of SILVER FINANCIAL COMPANY, INC. and did acknowledge to me that his was then acting in his official capacity as Incorporator of the said corporation, and did subscribe to the within instrument in that official capacity, and did acknowledge to me that he executed the same as the Incorporator of SILVER FINANCIAL COMPANY, INC. and that it was the official act of the said corporation.

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
Residence: Twin Falls