

State of Idaho

Department of State

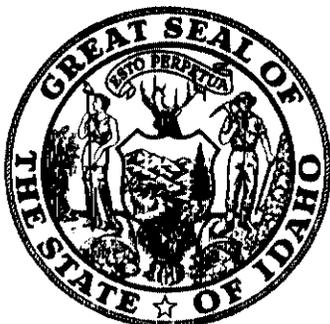
CERTIFICATE OF INCORPORATION OF

MOUNTAIN FINANCE, 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: November 4, 1993



Pete T. Cenarrusa
SECRETARY OF STATE

By *Sheryl Davis*

ARTICLES OF INCORPORATION
OF
MOUNTAIN FINANCE, INC.

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KNOW ALL MEN BY THESE PRESENTS: That we, 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 Mountain Finance, Inc.

SECOND

The period of its duration is perpetual.

THIRD

The purpose or purposes for which the corporation is organized are: To engage in the business of the accumulation and lending of money, by lending the capital of the company and such other funds as it may from time to time lawfully acquire from various borrowers upon such personal security or security of personal property as may be agreed upon between the corporation and borrowers, and by re-lending in like matter the funds arising from such loans when paid; but the corporation shall not have banking or discounting privileges . All other things incidental thereto necessary to conduct business, together with the transaction of all other lawful business for which corporations may be incorporated under the Idaho Business Corporation Act, Section 30-1-3.

FOURTH

The aggregate number of shares which the corporation shall have authority to issue is one million shares of \$1.00 par value common stock.

FIFTH

Shareholders shall have full pre-emptive rights.

SIXTH

Provisions for the regulation of the internal affairs of the corporation are such as may be provided by the By-Laws of the corporation, including provision for restriction on transfer of shares, as provided in Idaho Business Corporation Act, Section 30-1-23A.

SEVENTH

The address of the initial registered office of the corporation is Murray Jim Sorensen, and the name of its initial registered agent at such address is 285 N. W. Main, P.O. Box 1047, Blackfoot, Idaho, 83221.

EIGHTH

The number of directors constituting the initial Board of Directors of the corporation is one, and the name and address of persons who are to serve as Director until the first annual meeting of shareholders, or until the first annual meeting of shareholders, or until their successors are elected and shall qualify are:

<u>NAME</u>	<u>ADDRESS</u>
Robert German	2080 Borreson Blackfoot, ID 83221

NINTH

The name and address of each incorporator is:

<u>NAME</u>	<u>ADDRESS</u>
Robert German	2080 Borreson Blackfoot, ID 83221

DATED this 2nd day of November, 1993.

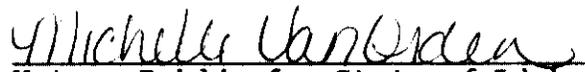


 ROBERT GERMAN

STATE OF IDAHO)
) ss.
 County of Bingham)

On this 2nd day of November, 1993, before me, the undersigned, a notary public in and for said state, personally appeared Robert German known to me to be the person whose name si 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 State of Idaho
 Residing at Blackfoot, Idaho

My cmn exprs: 7/30/99

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