



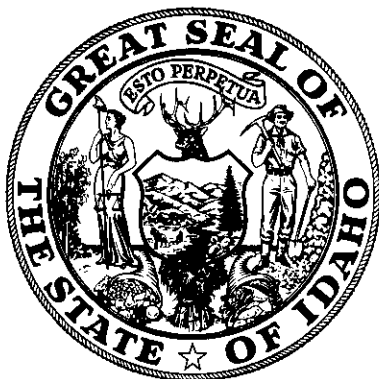
CERTIFICATE OF INCORPORATION  
OF

REI AND ASSOCIATES, 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: **September 16, 1985**



*Pete T. Cenarrusa*

SECRETARY OF STATE

by:

*Dicki Rost*

ARTICLES OF INCORPORATION  
OF  
REI AND ASSOCIATES, INC

SEP 16 9 17 AM '85  
SECRETARY OF STATE

We, the undersigned, all citizens of the United States of America, of legal age and subscribers to shares of the corporation to be organized pursuant hereto, for the purpose of forming a corporation under the laws of the State of Idaho, hereby adopt the following ARTICLES OF INCORPORATION:

I

The name of this corporation shall be REI AND ASSOCIATES, INC.

II

The specific and general purposes of this corporation are:

(a) To act as a broker in procuring loans for others and to derive income from such actions from borrowers and lenders represented.

(b) To lend money directly and indirectly to others and to derive income from such actions in the form of interest and/or service fees charged to borrowers,

(c) The buying, selling and developing of residential, commercial, recreational and other related properties.

(d) To act in the capacity of a general contractor in the construction and development of residential and commercial properties.

(e) To issue stock and/or bonds to raise necessary capital to carry out the effect hereof; to own, buy, sell, lease, mortgage, pledge and hypothecate, or in any other way to encumber real and/or personal properties; to execute and deliver instruments necessary therefore; to borrow money; to buy, sell, trade, or in any way deal with stock of this corporation.

(f) To carry on any business which may be calculated to promote the interests of this corporation and to exercise all powers conveyed by the laws of the State of Idaho upon corporations formed under the laws pursuant to which this corporation is formed; to conduct such business and exercise such powers in this state or any other state of the United States of America.

(g) The foregoing statement of purpose shall be construed as a statement of both purposes and powers, and the purposes and powers stated in each clause shall, except where otherwise expressed, be in no way limited or restricted by reference to or inference from the terms and provisions of any other clause, but shall be regarded as independent purposes and powers.

(h) This corporation shall engage in all and any business contemplated and within the purview of Idaho Code S 30-191 and subsequent sections to Title 30, Idaho Code.

### III

Duration of this corporation shall be pertetual.

### IV

The location of the Post Office address of this corporation shall be at: P.O. Box 1617, Coeur d'Alene, Idaho 83814

### V

The resident agent for service shall be Wallace Lee Krahn, P.O. Box 1617, Coeur d'Alene, Idaho 83814.  
*1017 N. 21st St.*

### VI

This corporation is authorized to issue only one class of stock, that to be "common"; the total number of such shares is 2,500; the aggregate par value of said shares shall be the sum of \$25,000 and par value of each of said shares is \$10.00.

### VII

The name and Post Office address for each of the incorporators and the number of shares subscribed to each are as follows:

<u>NAME</u>	<u>ADDRESS</u>	<u>SHARES</u>
Wallace Lee Krahn	1017 N. 21st Coeur d'Alene, Idaho 83814	1
Nila May Krahn	1017 N. 21st Coeur d'Alene, Idaho 83814	1
Josie Krahn	1659 Reinhardt Boise, Idaho 83706	1

VIII

The name and Post Office address of each of the initial directors of the corporation is as follows:

<u>NAME</u>	<u>ADDRESS</u>
Wallace Lee Krahn	1017 N. 21st Coeur d'Alene, Idaho 83814
Nila May Krahn	1017 N. 21st Coeur d'Alene, Idaho 83814
Josie Krahn	1659 Reinhardt Boise, Idaho 83706

IX

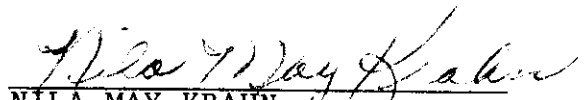
The private property of the stockholders of this corporation shall not be subject to the payment of the corporation's debts in any amount or to any extent whatever, unless personally authorized by the individual stockholders.

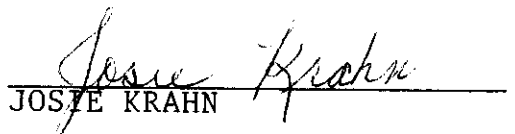
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This corporation reserves the right to amend, alter, or repeal any provisions contained in these Articles of Incorporation in the manner now hereafter prescribed by statute, and all rights conferred upon stockholders herein are granted subject to this reservation.

We, the undersigned, being all of the original subscribers to the capital stock herein before named 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 declaiming and certifying that the facts herein stated are true, and accordingly have set our names, hands and seals this 13<sup>th</sup> day of September, 1985.

  
WALLACE LEE KRAHN

  
NILA MAY KRAHN

  
JOSIE KRAHN

STATE OF IDAHO                    )  
  )  
County of Kootenai                ) ss.

On the 17 day of September, 1985, before the undersigned Notary Public in and for the State of Idaho, personally appeared WALLACE LEE KRAHN, NILA MAY KRAHN, JOSIE KRAHN, each and all known to me to be the persons whose names are subscribed to the written instrument, and they each and all acknowledged to me that they executed the same as their free and voluntary deeds.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official Notarized Seal the day and year in this certificate last above written.

Velva S. Hunt  
Notary Public in and for State of Idaho