

State of Idaho

Department of State

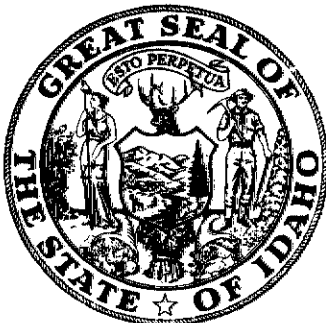
CERTIFICATE OF INCORPORATION OF

REAL TRUST CORPORATION
File number C 107696

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 19, 1994



Pete T. Cenarrusa
SECRETARY OF STATE

By *Louisa Herald*

IDaho STATE
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**ARTICLES OF INCORPORATION OF
REAL TRUST CORPORATION**

1. The name of the Corporation is REAL TRUST CORPORATION.

2. Its duration is perpetual.

3. Its purpose is to buy, sell, and operate commercial and residential real estate and all other business not forbidden by law.

4. It shall have authority to issue 500,000 shares, all of one class, \$1.00 par value.

5. The address of its initial registered office is Post Office Box 6, 2536 Kimberly Road, Twin Falls, Idaho 83303-0006. The name of its initial Registered Agent at such address is Gregory S. McDonald.

6. The number of Directors constituting its initial Board of Directors is 2, whose names and addresses are:

Gregory S. McDonald	Debra D. McDonald
922 South 1200 East	922 South 1200 East
Eden, Idaho 83325	Eden, Idaho 83325

7. The name and address of each Incorporator is:

Gregory S. McDonald
922 South 1200 East
Eden, Idaho 83325

Dated September 14, 1994.

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Gregory S. McDonald IDAHO SECRETARY OF STATE
Incorporator

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CK #: 6406 CUST# 19527

CORP

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Smith & Weeks
Attorneys at Law

210 South Avenue East

Post Office Box 508

: C Twin Falls, Idaho 83303-0508