

FILED/EFFECTIVE

**ARTICLES OF INCORPORATION
OF
A + FINANCIAL CORPORATION**

03/06/2002 11:20:04

We the undersigned, persons in order to form a Corporation under the provisions of Title 30, Chapter 1, Idaho Code, submits the following Articles of Incorporation to the Secretary of State.

ARTICLE I

The name of the corporation is: A + Financial Corporation.

ARTICLE II

The purpose or purposes for which the corporation is organized is to engage in all aspects of mortgage and consumer lending and brokerage thereof. The corporation shall further have unlimited power to engage in and do any lawful act concerning any and all lawful business for which corporations may be organized under the provisions of Title 30, Chapter 1, Idaho Code and any amendments thereto.

ARTICLE III

The Corporation shall have authority to issue one million (1,000,000) shares of stock which stock shall be of one class only, which shall be common, voting stock. The common stock shall have unlimited voting rights provided in the provisions of Title 30, Chapter 1, Idaho Code.

ARTICLE IV

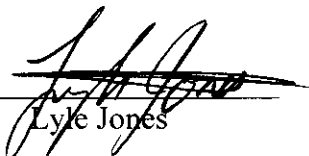
The address of the corporation's initial registered office shall be:


328 West Clark Street
Pocatello, Idaho 83204

The corporation's initial registered agents at such address shall be:

~~Lyle Jones~~
Destry Jones

We hereby acknowledge and accept appointment as the corporations registered agents:


Lyle Jones


IDaho SECRETARY OF STATE
03/06/2002 05:00
Destry Jones: 158178 BH: 450299
1 @ 100.00 = 100.00 CORP # 2
1 @ 20.00 = 20.00 EXPEDITE C # 3
C142836

ARTICLE V

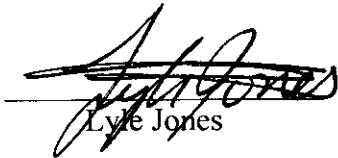
The names and addresses of the incorporates are:

Lyle Jones
6066 Fairview Drive
Park City, Utah 84098
(435) 649-8967

Destry Jones
403 Garden Oaks Circle
Chubbuck, Idaho 83202
(208) 238-5777

In Witness Whereof, We , Lyle Jones, Destry Jones, A + Financial Corporation , have executed these Articles of Incorporation in duplicate this 19th day of February, 2002, and say:

That they are all incorporators herein; that they have read the above an foregoin Articles of Incorporation; know the contents thereof and that the same is true to the best of their knowledge and belief, excepting as to matters herein alleged upon information and belief and as to those matters they believe to be true.



Lyle Jones



Destry Jones