

State of Idaho

Department of State

CERTIFICATE OF INCORPORATION OF

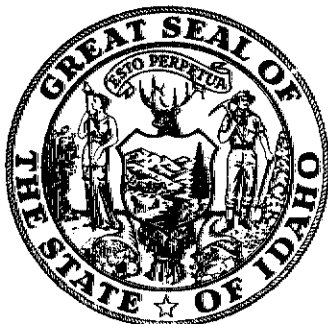
BRADLEY SCOTT BOTTUM FINANCIAL SERVICES, INC.

File number C 108410

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 28, 1994



Pete T. Cenarrusa

SECRETARY OF STATE

By

[Signature]

RECEIVED
SEC. OF STATE

ARTICLES OF INCORPORATION
OF
BRADLEY SCOTT BOTTUM
FINANCIAL SERVICES, INC.

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BRADLEY SCOTT BOTTUM, being over the age of 18 years and a citizen of the United States of America, hereby makes and files these Articles of Incorporation with the purposes of establishing a corporation for the transaction of the business and the promotion and conduct of the objects and purposes herein stated under the laws of the State of Idaho and hereby certifies as follows:

ARTICLE I

The name of this corporation (hereinafter referred to as "the corporation") is BRADLEY SCOTT BOTTUM FINANCIAL SERVICES, INC.

ARTICLE II

The corporation shall have perpetual existence.

ARTICLE III

The purpose for which the corporation is organized is the transaction of any lawful business for which corporations may be incorporated under the Idaho Business Corporation Act and generally to carry on any business and have all powers conferred by the State of Idaho upon a corporation formed under its laws.

ARTICLE IV

The corporation shall have the authority to issue 200,000 shares of common stock with no par value.

ARTICLE V

The incorporator of the corporation is BRADLEY S. BOTTUM, 5935 Valley Way, Coeur d'Alene, Idaho 83814.

ARTICLE VI

The initial registered office of the corporation shall be 2005 Ironwood Parkway, Suite 115, Coeur d'Alene, Idaho 83814, and the initial registered agent at said address is BRADLEY S. BOTTUM.

ARTICLE VII

The number of directors constituting the initial board of directors shall be seven (7). The names and addresses of the initial directors who will serve as directors until the first annual meeting of shareholders or until their successors are elected and qualified are BRADLEY S. BOTTUM, 2005 Ironwood Parkway,

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Suite 115, Coeur d'Alene, Idaho 83814; STANLEY D. HUFFAKER, 315 Garden Avenue, Coeur d'Alene, Idaho 83814; STEPHEN SAUNDERS, 608 E. Foster Avenue, Coeur d'Alene, Idaho 83814; WILLIAM D. HILL, 1218 N. 9th, Coeur d'Alene, Idaho 83814; BRETT TERRELL, 226 Ironwood Drive, 4-101, Coeur d'Alene, Idaho 83814; RICHARD NYQUIST, 610 Hubbard, Suite 113, Coeur d'Alene, Idaho 83814; and JEFFREY A. CHILD, 105 N. 4th, Suite 301, Coeur d'Alene, Idaho 83814.

ARTICLE VIII

The officers of the corporation shall be a president, a treasurer and a secretary. All of said officers shall be elected by the board of directors and shall hold office and have the powers as respectively specified in the corporate bylaws.

ARTICLE IX

Subject to the power of the shareholders to amend or repeal the bylaws, the board of directors shall have the authority to amend the bylaws, define the powers and duties of the corporate officers and provide for such other matters as they deem essential or convenient to the conduct of the corporation's affairs, insofar as said authority is consistent with the laws of the State of Idaho and these Articles of Incorporation.

IN WITNESS WHEREOF the undersigned incorporator has executed this instrument, dated this 23rd day of November, 1994.


BRADLEY S. BOTTUM

STATE OF IDAHO)
) ss.
COUNTY OF KOOTENAI)

On this 23rd day of November, 1994, before me, the undersigned Notary Public for the State of Idaho, personally appeared BRADLEY S. BOTTUM, known to me or identified to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same.


Notary Public for Idaho

(SEAL)

My Commission Expires: 6-24-97