



Department of State

CERTIFICATE OF INCORPORATION

PETE T. CENARRUSA
I, ~~ARNOLD WILLIAMS~~, Secretary of State of the State of Idaho, and legal custodian of the corporation records of the State of Idaho do hereby certify that the original of the articles of incorporation of

MORTGAGE BROKERS, INC.

was filed in the office of the Secretary of State on the **Fourth** day of **May** A.D. One Thousand Nine Hundred **Sixty-Seven** and ~~will be~~ **will be** duly recorded on ~~File No.~~ **microfilm** of Record of Domestic Corporations, of the State of Idaho, and that the said articles contain the statement of facts required by Section 30-103, Idaho Code.

I FURTHER CERTIFY, That the persons executing the articles and their associates and successors are hereby constituted a corporation, by the name hereinbefore stated, for **Perpetual Existence** from the date hereof, with its registered office in this State located at **Boise, Idaho** in the County of **Ada**

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the Great Seal of the State. Done at Boise City, the Capital of Idaho, this **Fourth** day of **May** A.D., 19 **67** .

Secretary of State.

ARTICLES OF INCORPORATION

OF

MORTGAGE BROKERS, INC.

WE, THE UNDERSIGNED, being three natural persons of full age, all of whom are citizens of the United States of America, do hereby voluntarily associate ourselves for the purpose of forming a corporation under the laws of the State of Idaho.

ARTICLE I

The name of the corporation shall be MORTGAGE BROKERS, INC.

ARTICLE II

The purposes and objects of the corporation are:

(a) On its own behalf, and as agent for others, to engage in the general business of purchasing, selling, or trading interests in financing documents, including but not limited to mortgages, deeds of trust, and real estate contracts of sale; provided, that nothing herein shall be deemed to authorize this corporation to engage in the businesses of Banking, as defined by Title 26, Idaho Code, or any form of loan company or lending institution required to be licensed or chartered by the Department of Finance of the State of Idaho, or real estate broker or salesman, as defined by Title 54, Chapter 20, Idaho Code, unless all requirements of law condition precedent thereto shall have been first complied with.

(b) To acquire, own, convey, operate, rent, mortgage, pledge, lease, and otherwise dispose of and deal in and with real and personal property of every nature, and interests therein, including shares of stock of this and other corporations.

(c) To exercise all of the powers, and do all of the acts and things permitted to general business corporations for profit,

to the maximum extent permitted or authorized by the laws of the State of Idaho now in effect, or as the same may be hereafter amended from time to time.

ARTICLE III

The duration of this corporation is perpetual.

ARTICLE IV

The location of the registered office of the corporation in the State of Idaho is 1205 Broxon Street, Boise, Ada County, Idaho, and the post office address thereof is Post Office Box 4544, Boise, Idaho 83705.

ARTICLE V

The total authorized capital of this corporation shall be Five Thousand Dollars (\$5,000.00), and the total authorized number of shares shall be Five Thousand (5,000) shares of One Dollar (\$1.00) each par value.

ARTICLE VI

The stock of this corporation shall be of only one class, to be known as common stock, and each share shall have full voting power.

ARTICLE VII

The Board of Directors of this corporation shall consist of such number, not less than three, as shall from time to time be fixed by the by-laws of the corporation. The officers of this corporation shall be a President, one or more Vice Presidents, a Secretary, and a Treasurer. Except as otherwise provided by law, more than one office may be held by the same person. The duties of the officers shall be as prescribed in the by-laws and not otherwise.

ARTICLE VIII

The incorporators and subscribers of this corporation shall adopt by-laws at their first meeting, and such by-laws so

adopted may thereafter be amended by the shareholders as provided by law; provided, however, that only a simple majority vote shall be required. Further, the Board of Directors of the corporation is expressly authorized to repeal and amend the by-laws and to adopt new by-laws from time to time, except as to matters affecting the qualifications, tenure, and term of office of the Board of Directors.

ARTICLE IX

The private property of the shareholders of the corporation shall not be subject to payment of corporate debts or obligations, and the shares of the corporation shall not be subject to assessment.

ARTICLE X

No act, deed, or transaction of this corporation shall be invalidated for the reason that any officer or director hereof, or any corporation of which an officer or director hereof is also an officer, director, or shareholder, was a party thereto, or by reason of the fact that such officer or director consented or voted for the same in his capacity as an officer or director of this corporation, so long as such act, deed, or transaction was not done with intent to defraud the creditors of this corporation.

ARTICLE XI

The names and post office addresses of each of the incorporators, and the number of shares for which each hereby subscribes at the par value thereof, are:

<u>No. of Shares</u>	<u>Name</u>	<u>Post Office Address</u>
1	E. N. Eichhorn	1205 Broxon Street, Boise, Idaho
1	Eileen Eichhorn	1205 Broxon Street, Boise, Idaho
1	Dwight F. Bickel	P.O. Box 7291, Boise, Idaho

IN WITNESS WHEREOF, the undersigned incorporators of
MORTGAGE BROKERS, INC. have set their hands this 4 day of
May, 1967.

E. N. Eichhorn
Eileen Eichhorn
Dwight F. Bickel

STATE OF IDAHO)
)ss.
COUNTY OF ADA)

On this 4 day of May, 1967, before me, the
undersigned, a Notary Public in and for said State, personally
appeared E. N. EICHHORN, EILEEN EICHHORN, and DWIGHT F. BICKEL,
known to me to be the persons whose names are subscribed to the
within instrument, and acknowledged to me that they 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.

[Signature]
Notary Public for the State of Idaho
Residing at Boise, Idaho