

State of Idaho

Department of State

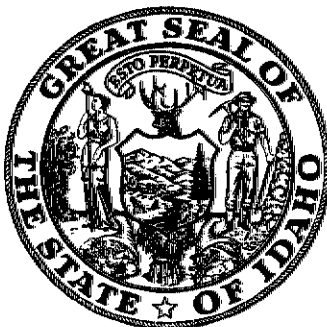
CERTIFICATE OF INCORPORATION OF

SNAKE RIVER MORTGAGE COMPANY
File number C 112552

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 3, 1995



Pete T. Cenarrusa
SECRETARY OF STATE

By *Anna Seipel*

OCT 30 2 20 PM '95
SECRETARY OF STATE
STATE OF IDAHO

NOV 3 2 44 PM '95
SECRETARY OF STATE
STATE OF IDAHO

ARTICLES OF INCORPORATION
OF
SNAKE RIVER MORTGAGE COMPANY

We, THE UNDERSIGNED, natural persons of the age of eighteen (18) years or more, acting as incorporators of a corporation under the Idaho Business Act, and hereby adopts the following articles of the organization:

ARTICLE I

The name of the company is:
SNAKE RIVER MORTGAGE COMPANY

ARTICLE II

The term for which the company is to exist is from the date of filing of these Articles of Incorporation until the twentieth (20th) anniversary thereof, unless terminated earlier as provided in the operating agreement.

ARTICLE III

- A. To broker real estate mortgage loans as a wholesale lender.
- B. To acquire or merge into existing business as directed by its board and members.
- C. To engage in and do any lawful act concerning any or all lawful business for which Corporations may be organized under the laws of the State of Idaho.
- D. The enumeration of specific powers and purpose shall not be held to limit or restrict in way the purpose or powers of the Corporation.

IDAHO SECRETARY OF STATE
10/30/95 9:00:00 AM
Customer # 50519
IVC960021637 16384
CORPORATION PROFIT
1 @ 100.00 = 100.00

Nov 3 12 31 PM '95

SECRETARY OF STATE
STATE OF IDAHO

ARTICLES IV

The aggregate number of shares which this company shall have authorized to issue is 300,000 shares at ten cents (0.10) per share.

ARTICLE V

The name and address of its initial registered agent is:

Nich Nichols
250 Cleveland
Idaho Falls, Id 83401

In the event the registered agent has resigned, or the registered agent's authority has been revoked, or the registered agent cannot be found or served with the exercise of reasonable diligence, then the director of the division for the filing of the registration of a corporation for the State of Idaho shall be appointed the agent of the company until such time that a successor registered agent is appointed.

ARTICLE VI

This corporation will not commence business until at least \$1,000.00 in cash or other property has been received by it for consideration of the issuance of shares.

ARTICLE VII

The number of Directors constituting the initial Board of Directors of this Corporation is three(3). The names and addresses of persons who are to serve as directors until successors are elected are:

Mauricio Munoz

230 West 200 South, 2500B
Salt Lake City, Ut 84101

Allan Jones

3002 Casto Lane
SLC, Ut 84117

Tom Stanley

1545 S. 1100 E, #4
SLC, UT 84115

ARTICLE VIII

The name and address of each incorporator is:

Mauricio Munoz	230 West 200 South, 2500B Salt Lake City, Ut 84101
Allan R Jones	3002 Casto Lane SLC, Ut 84117
Tom Stanley	1545 S. 1100 E. #4 SLC, Ut 84115

ARTICLE IX

Shares of this corporation shall not be subject to assessment for payment of the debts of the corporation. The private property of the shareholders shall not be subject to the payment of any corporate debt.

Dated this 25th day of October, 1995

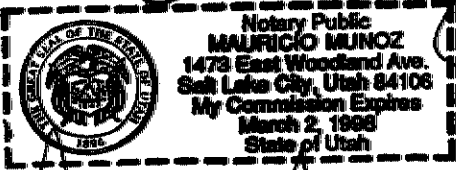
Registered Agent

Tom Stanley

Incorporators:

Tom Stanley
Allan R. Jones

Mauricio Munoz



subscribed and sworn before
me on this 25 day of
OCTOBER, 1995