

State of Idaho

Department of State

CERTIFICATE OF INCORPORATION OF

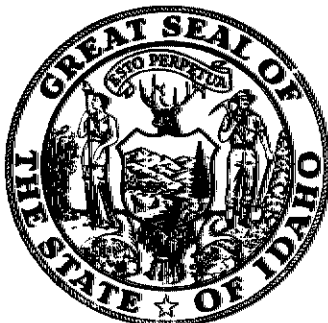
HEARTLAND TITLE & ESCROW CO., INC.

File number C 110109

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: April 5, 1995



Pete T. Cenarrusa
SECRETARY OF STATE

By *Louisa Herold*

ARTICLES OF INCORPORATION **5 35**

OF

SECRETARY OF STATE

HEARTLAND TITLE & ESCROW CO., INC.

The undersigned, acting as incorporator of HEARTLAND TITLE & ESCROW CO., INC., a corporation under the Idaho Business Corporation Act, adopts the following Articles of Incorporation for such corporation:

FIRST: The name of the corporation is Heartland Title & Escrow Co., Inc.

SECOND: The period of its duration is perpetual.

THIRD: The purpose or purposes for which the corporation is organized are the transaction of any or all lawful business for which corporation may be incorporated under the Idaho Business Corporation Act and as such may be amended.

FOURTH: The aggregate number of shares which the corporation shall have authority to issue is five thousand (5,000) shares of common stock of a par value of \$1.00 per share, an aggregate total capital of FIVE THOUSAND AND NO/100 DOLLARS (\$5,000.00).

FIFTH: Provisions denying preemptive rights are: There are no preemptive rights.

SIXTH: Provisions for the regulation of the internal affairs of the corporation are: The By-Laws shall set the number of and qualifications of Directors and Officers and shall set forth any restrictions, if any, on the transfer of shares.

SEVENTH: The address of the initial registered office of the corporation is 305 East Park Street, Suite 1, McCall, Idaho 83638 and the name of its initial registered agent at such address is William Kretschmer.

EIGHTH: The number of directors constituting the initial Board of Directors of the corporation is as set forth in the By-Laws, and the names and addresses of the persons who are to serve as Directors at the first annual meeting of the Shareholders or their successors are elected and shall qualify as such

CORP

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<u>NAME</u>	<u>ADDRESS</u>
William Kretschmer	305 East Park Street, Suite 1 McCall, Idaho 83638
Ruth Kretschmer	305 East Park Street, Suite 1 McCall, Idaho 83638

NINTH: The name and address of the incorporator is:

<u>NAME</u>	<u>ADDRESS</u>
William Kretschmer	305 East Park Street, Suite 1 McCall, Idaho 83638

DATED this 4TH day of April, 1995.

William Kretschmer
WILLIAM KRETSCHMER

STATE OF IDAHO)
County of Valley) ss:

On this 4th day of April, 1995,
before me, the undersigned, a Notary Public in and for said
State, personally appeared WILLIAM KRETSCHMER, known to me to be
the person whose name is subscribed to the within and foregoing
instrument and acknowledged to me that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed
my official seal the day and year first above written.

Marilyn Lavette
NOTARY PUBLIC for Idaho
Residing at McCall, Idaho
My Commission Expires: 7-10-97
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