

CERTIFICATE OF LIMITED PARTNERSHIP

To the Secretary of State of Idaho,
Statehouse, Boise, Idaho 83720

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SEC. OF STATE



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1. The name of the limited partnership is: MOBILE HOME FINANCE LIMITED PARTNERSHIP

2. The name and business address of the registered agent are:

RONALD N. GRAVES, 999 Main Street, Boise, ID 83702

(not a P.O. Box)

3. The name and business address of each general partner are:

Name

Address

INVESTORS FINANCIAL CORPORATION 999 Main Street, Suite 1300, Boise, ID 83702

(If more space is needed, continue in item 5.)

4. The latest date on which the partnership will dissolve is: June 1, 2002

5. Other matters (optional):

Limited Partners: Ray G. Kaufman
James D. Crawford
Thomas Ryder
Raymond V. Sasso
Gary Wallis
L. E. Costello
Scott Taylor

6. Signatures of all general partners:

INVESTORS FINANCIAL CORPORATION

L. E. COSTELLO - President

Secretary of State use only