

105966

State of Idaho

Department of State

CERTIFICATE OF INCORPORATION OF

CUBE CREDIT CORPORATION

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 14, 1994



Pete T. Cenarrusa
SECRETARY OF STATE

By *Mia Seibel*

RECEIVED
SEC. OF STATE

ARTICLES OF INCORPORATION APR 14 AM 8 29
OF
CUBE CREDIT CORPORATION

ARTICLE I.

The name of the Corporation shall be CUBE CREDIT CORPORATION.

ARTICLE II.

The period of duration shall be perpetual.

ARTICLE III.

The purposes for which the Corporation is organized shall be conducting the business of facilitating arrangements for credit transactions relating to purchases and sales of residential real property, and shall include the transaction of any or all lawful business for which corporations may be incorporated under the laws of the State of Idaho.

ARTICLE IV.

The aggregate number of shares of which the Corporation shall have authority to issue shall be TEN THOUSAND (10,000) shares of common stock, the par value of which shall be TEN DOLLARS (\$10.00) per share.

IDAHO SECRETARY OF STATE
19940414 0900 71895 2
CK #: 6896 CUST# 23653
CORP 1@ 100.00= 100.00

ARTICLE V.

The internal affairs of the Corporation shall be governed by the duly adopted bylaws of the Corporation.

ARTICLE VI.

The address of the Corporation's initial registered office shall be 721 North Third Avenue, Sandpoint, Idaho 83864, with a mailing address of 721 North Third Avenue, Sandpoint, Idaho 83864; the name of the Corporation's initial registered agent at such address is Don D. Wade.

ARTICLE VII.

The number of directors constituting the initial Board of Directors shall be one (1); the name and address of the person who is to serve as Director until the first annual meeting of shareholders, or until his successor be elected and qualified, is Don D. Wade, 721 North Third Avenue, Sandpoint, Idaho 83864.

ARTICLE VIII.

The name and address of the incorporator are as follows: Don D. Wade, 721 North Avenue, Sandpoint, Idaho 83864.

DATED: April 12, 1994.

BY: Don D. Wade
Don D. Wade

STATE OF IDAHO)
 ss
County of Bonner)

On this 12 day of April, 1994, before me the undersigned,
a Notary Public in and for said State, personally appeared DON D.
WADE, known to me to be the person whose name is subscribed to
the within instrument and acknowledged to me that he executed the
same.

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

Peggy D. Self
Notary Public, State of Idaho
Residing at Sandpoint therein.
My commission expires: 7-30-99.