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SECRETARY OF STATE
STATE OF IDAHO

ARTICLES OF INCORPORATION

GREGG APPRAISAL, INC.

The undersigned, acting as joint incorporators pursuant to Idaho Code Section 30-1-201, hereby form the following corporation, which shall be controlled by and have the powers enumerated in the Idaho Business Corporation Act ("Act").

ARTICLE 1

The name of the corporation is Gregg Appraisal, Inc.

ARTICLE 2

The period of its duration is perpetual.

ARTICLE 3

The corporation is organized to transact any and all lawful business for which corporations may be incorporated under the Act, including the business of real estate appraisal.

ARTICLE 4

The corporation shall have authority to issue up to but no more than 5,000 shares. All shares shall be of the same class, that is, each outstanding share shall have both the power to vote and the power to

IDAHO SECRETARY OF STATE

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receive the net assets of the corporation upon dissolution.

The corporation's board of directors may authorize shares to be issued for consideration consisting of any tangible or intangible property, including cash and services actually performed, provided that, prior to issuance, the board shall have determined that (a) the consideration received or to be received for shares to be issued is adequate and (b) the consideration has actually been received.

Shares issued after receipt of the agreed consideration shall be fully paid and nonassessable.

The board's determination as to adequacy of consideration shall be conclusive as to whether the shares are validly issued, fully paid and nonassessable.

ARTICLE 5

The address of the initial registered office of the corporation is 205 1/2 Cedar Street, Sandpoint, ID 83864, and the name of the registered agent at such address is Patricia Coggeshall.

ARTICLE 6

The affairs of the corporation shall be managed by its board of directors unless and until the

shareholders make an agreement among themselves as authorized in Idaho Code Section 30-1-732.

The initial board of directors, which shall serve until the first annual shareholders' meeting or until replacement, shall consist of the following two individuals, namely, Patricia Coggeshall, 811 Oak St., Sandpoint, ID 83864, and Jennifer Plaster, 102 Plaster Rd., Sagle, ID 83860.

ARTICLE 7

The names and addresses of the incorporators are Patricia Coggeshall, 811 Oak St., Sandpoint, ID 83864, and Jennifer Plaster, 102 Plaster Rd., Sagle, ID 83860.

Dated this 29th day of April, 1998.


Patricia Coggeshall


Jennifer Plaster
windows/del/aogregg.wps