

**FILED/EFFECTIVE**

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SECRETARY OF STATE  
STATE OF IDAHO

**ARTICLES OF INCORPORATION**

**OF**

**PEND OREILLE MORTGAGE, INC.**

The undersigned, acting as Incorporator of a corporation under the Idaho Business Corporation adopts the following Articles of Incorporation for such corporation.

**ARTICLE ONE**

**NAME OF CORPORATION**

The name of the corporation shall be "PEND OREILLE MORTGAGE, INC."

**ARTICLE TWO**

**PERIOD OF DURATION**

The period of duration of the corporation shall be perpetual.

**ARTICLE THREE**

**CORPORATE PURPOSES**

The purposes for which the corporation is organized shall be any or all lawful purposes and business, including mortgage business, for which a corporation may be incorporated under the Idaho Business Corporation Act and the laws of the State of Idaho.

IDAHO SECRETARY OF STATE

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## ARTICLE FOUR

### AUTHORIZED SHARES OF STOCK

The aggregate number of shares of corporate stock which the corporation shall have authority to issue shall be one thousand (1,000) shares. All of such shares of corporate stock shall have a par value of One Dollar (\$1.00) per share.

## ARTICLE FIVE

### NO PREEMPTIVE RIGHTS

There shall be no provisions granting preemptive rights to any class of stock or any stockholder.

## ARTICLE SIX

### BYLAWS REGULATE INTERNAL AFFAIRS

Provisions for the regulation of the internal affairs of the organization shall be set forth in the Bylaws of the corporation.

## ARTICLE SEVEN

### REGISTERED OFFICE AND AGENT

The name and address of the initial registered office of the corporation shall be PEND OREILLE MORTGAGE, INC., 318 Pine Street, Sandpoint, Idaho

83864. The name and address of the initial registered agent of the corporation shall be David Brown, 318 Pine Street, Sandpoint, Idaho 83864.

The mailing address of the initial registered agent and of the registered office of the corporation shall be P.O. Box 1087, Sandpoint, Idaho 83864.

#### ARTICLE EIGHT

##### CORPORATE DIRECTORS

The number of Directors constituting the initial Board of Directors of the corporation shall be one (1), and the names and addresses of the persons who are to serve as Directors until the first annual meeting of shareholders or until their successors are elected and shall qualify are:

David Brown, P.O. Box 1087, Sandpoint, Idaho 83864


#### ARTICLE NINE

##### INCORPORATOR

The names and addresses of the initial incorporator is :

David Brown, P.O. Box 1087, Sandpoint, Idaho 83864

These Articles of Incorporation of PEND OREILLE MORTGAGE, INC. shall be and are hereby adopted on this \_\_\_\_ day of May, 2001.

  
DAVID BROWN  
Incorporator