

State of Idaho

Department of State

CERTIFICATE OF INCORPORATION OF

COURTESY FINANCE, INC.

File number C 110519

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: May 8, 1995



Pete T. Cenarrusa
SECRETARY OF STATE

By *L. D. Smith*

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ARTICLES OF INCORPORATION

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COURTESY FINANCE, INC.

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

FIRST: The name of the corporation is Courtesy Finance, 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 and all business for which corporations may be incorporated under the Idaho Business Corporation Act, including the financing of automobiles and trucks.

FOURTH: The aggregate number of shares which the corporation shall have authority to issue is 500,000 shares, at no par value per share.

FIFTH: Provisions denying preemptive rights are: None.

SIXTH: Provisions for the regulation of the internal affairs of the corporation are: None.

SEVENTH: The address of the initial registered office of the corporation is 9380 Fairview Avenue, Boise, Idaho 83704, and the name of its initial registered agent at such address is Graye H. Wolfe, Sr.

EIGHTH: No director serving as a member of the Board of Directors of the corporation shall have any personal liability to

the corporation or its shareholders for monetary damages for breach of fiduciary duty as a director, provided that this provision shall not eliminate the liability of a director for the following: (a) for any breach of the director's duty of loyalty to the corporation or its shareholders; (b) for acts and omissions not in good faith or which involve intentional misconduct or a knowing violation of the law; (c) provided for in §30-1-48, Idaho Code; or (d) for any transaction from which the director derived an improper personal benefit.

NINTH: The number of directors constituting the initial board of directors of the corporation is two (2), and the names and addresses of the persons who will serve as directors until the first annual meeting of shareholders or until his/her successor is elected and shall qualify are:

<u>NAME</u>	<u>ADDRESS</u>
Graye H. Wolfe, Sr.	9380 Fairview Avenue, Boise, Idaho 83704
Timber Wolfe	9380 Fairview Avenue, Boise, Idaho 83704

TENTH: The name and address of the incorporator is:

Graye H. Wolfe, Sr. 9380 Fairview Avenue, Boise, Idaho 83704

DATED this 8th day of May, 1995



Graye H. Wolfe, Sr.