



CERTIFICATE OF INCORPORATION
OF

FIRST AMERICAN TITLE COMPANY OF BONNERS FERRY, INC.

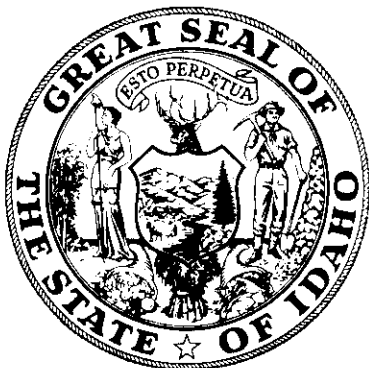
I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Incorporation for the incorporation of _____

FIRST AMERICAN TITLE COMPANY OF BONNERS FERRY, INC.

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: December 2, 1981



Pete T. Cenarrusa

SECRETARY OF STATE

by: *Penny Gura*

DEC 2 1981

ARTICLES OF INCORPORATION

OF

FIRST AMERICAN TITLE COMPANY OF BONNERS FERRY, INC.

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

ARTICLE I.

The name of the corporation shall be FIRST AMERICAN TITLE COMPANY OF BONNERS FERRY, INC.

ARTICLE II.

The period of existence and duration of the life of this corporation shall be perpetual.

ARTICLE III.

This corporation is organized for the purpose of the transaction of any or all lawful business for which corporations may be incorporated under the Idaho Business Corporation Act.

ARTICLE IV.

The total authorized number of shares of the corporation shall consist of One Hundred (100) shares of Common Stock having a par value of Two Hundred Fifty (\$250.00) Dollars per share for a total value in stock of Twenty Five Thousand (\$25,000.00) Dollars, all of one (1) class denoted Common Stock, each share being entitled to one (1) vote.

ARTICLE V.

There are no provisions denying preemptive rights.

ARTICLE VI.

Provisions for the regulation of the internal affairs of the corporation are to be set forth in the Bylaws of the corporation.

ARTICLE VII.

The address of the initial registered office of the corporation is P. O. Box 1206, Bonners Ferry, Idaho 83805, and the name of the initial registered agent at such address is IVAN LIPPI.

ARTICLE VIII.

The number of directors constituting the initial board of directors of the corporation is one (1), and the name and address of the person who is to serve as initial director until the first annual meeting of shareholders or until his successor or successors are elected and qualify is:


IVAN LIPPI
P. O. Box 802; 1211 Cody
Sandpoint, Idaho 83864

ARTICLE IX.

The name and address of the incorporator of this corporation is:

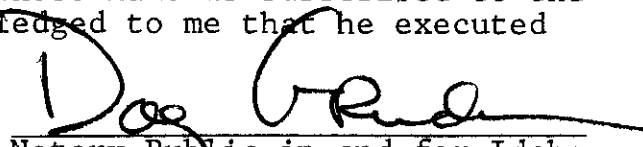
IVAN LIPPI
P. O. Box 802
Sandpoint, Idaho 83864

These foregoing Articles of Incorporation are dated
and executed this 4th day of November, 1981.


IVAN LIPPI

STATE OF IDAHO)
) ss.
County of Bonner)

I, the undersigned, a Notary Public in and for the State
of Idaho, hereby certify that on the 4th day of November
1981, personally appeared before me IVAN LIPPI, personally
known to me to be the person whose name is subscribed to the
within instrument, and acknowledged to me that he executed
the same.


Notary Public in and for Idaho
Residing at Sandpoint, therein.

11/20/81
NOV 20 1981
CONSENT TO USE OF SIMILAR CORPORATE NAME

Notice is hereby given to the Secretary of State, State of Idaho, Boise, Idaho, that the undersigned, First American Title Insurance Company, a California corporation, First American Title Company of East Idaho, an Idaho corporation, and First American Title Company, an Idaho corporation, does hereby consent to the Secretary of State issuing a corporate license to First American Title Company of Bonners Ferry, an Idaho corporation.

In witness whereof, the undersigned has caused this instrument to be executed by its duly authorized officers on this 20th day of November, 1981.

FIRST AMERICAN TITLE INSURANCE COMPANY

By

Norman F. Stapleton
Regional Vice President

ATTEST:

Michael D. Jensen
Secretary

FIRST AMERICAN TITLE COMPANY OF EAST IDAHO

By

Norman F. Stapleton
President

ATTEST:

Scott D. Stapleton
Secretary

FIRST AMERICAN TITLE COMPANY

By

Norman F. Stapleton
Chairman of the Board

ATTEST:

Scott D. Stapleton
Secretary