

FILED  
JAN 26 11 24 PM '99

# ARTICLES OF INCORPORATION

OF

## CMI IDAHO LTD.

KNOW ALL MEN BY THESE PRESENTS, that I, the undersigned, being a natural person of full age and citizen of the United States of America, in order to form a corporation for the purposes hereinafter stated, under and pursuant to the provisions of the Idaho Business Corporation Act, Idaho Code §30-1-1, et seq., and the acts amendatory thereof and supplemental thereto, do hereby certify as follows:

I.

The name of the corporation shall be CMI IDAHO LTD.

II.

The corporation shall have a perpetual existence.

III.

The purpose for which this corporation is formed is to engage in such lawful business endeavors as the Board of Directors may from time to time determine to be in the best interests of the corporation, including but not limited to mortgage lending.

IV.

The location and post office address of the registered office of the corporation shall be 1246 Yellowstone, Ste. A-2, Pocatello, Idaho. The name of the registered agent of the corporation who may be found at that address is Christopher A. Cole.

V.

The amount of the capital stock of this corporation shall be and is 50,000 shares of common stock, each with a par value of \$.10, making an aggregate stock of \$5,000.00, which stock shall not be issued until fully paid for and once so issued shall be nonassessable.

VI.

The name and post office address of the incorporator is as follows:

IDAHO SECRETARY OF STATE

01/27/1999 09:00  
CK: 7230 CT: 1423 BH: 102215

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C127327

NAME

ADDRESS

Charles W. Fawcett

Skinner Fawcett  
Post Office Box 700  
Boise, Idaho 83701-0700

VII.

The name and post office address of the initial director of the corporation, appointed by the incorporator to serve until the first election of directors, is as follows:

NAME

ADDRESS

Christopher A. Cole

1246 Yellowstone, Ste. A-2  
Pocatello, Idaho 83201

VIII.

The property of the stockholders of the corporation shall not be subject to the payment of corporate debts to any extent whatsoever, and the shares of the corporation shall not be subject to assignment for the purpose of paying expenses, conducting business, or paying debts of the corporation.

IX.

The number of directors of the corporation shall be as specified in the Bylaws, provided that the number of directors of the corporation shall not be fewer than the number required by the provisions of the Idaho Business Corporation Act, Idaho Code Section 30-1-101 et seq. In case the board of directors amends the Bylaws of the corporation so as to increase the number of directors, the additional directors may be elected by the directors then in office, and the directors so elected shall hold office until their successors, as elected at the next annual meeting of the stockholders, are qualified.

X.

A voluntary sale, lease or exchange of all of the property and assets of the corporation, including its good will and its corporate franchise, may be made by the board of directors after authorization by the shareholders upon such terms and conditions as the Board may deem expedient and for the best interests of the corporation.

XI.

The board of directors is expressly authorized to repeal and amend the Bylaws of the corporation and to adopt new Bylaws, and the corporation reserves the right to amend, alter, change or repeal any provision contained in these Articles, in the manner now or hereafter prescribed by law, by a vote of the stockholders at any stockholder meeting except where the laws of the State of Idaho otherwise provide.

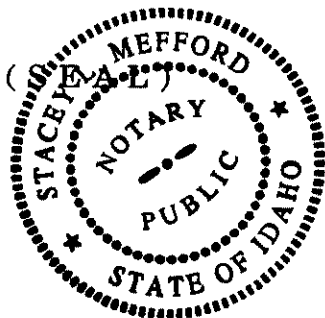
IN WITNESS WHEREOF, I have hereunto set my hand this 26<sup>th</sup> day of JANUARY, 1999.

Charles W. Fawcett  
CHARLES W. FAWCETT

VERIFICATION

STATE OF IDAHO           )  
                                      ) ss.  
County of Ada            )

I, Stacey Mefford, a Notary Public, do hereby certify that on this 26<sup>th</sup> day of January, 1999, personally appeared before me CHARLES W. FAWCETT, who, being by me first duly sworn, declared that he is a person over the age of eighteen (18) years, that he signed the foregoing Articles of Incorporation as the Incorporator of the corporation, and that the statements therein contained are true.



Stacey Mefford  
NOTARY PUBLIC For Idaho  
Residing at Boise, therein.  
My Commission Expires 1/07/2005