

State of Idaho

Department of State

CERTIFICATE OF INCORPORATION OF

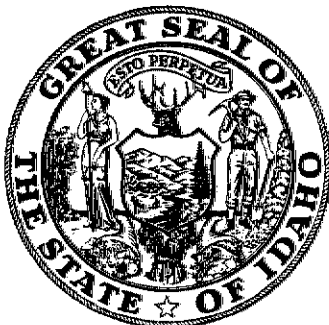
IDEAL MORTGAGE, INC.

File number C 112311

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: October 11, 1995



Pete T. Cenarrusa
SECRETARY OF STATE

By

A handwritten signature in dark ink, appearing to read "Pete T. Cenarrusa", written over a horizontal line.

Oct 11 2 51 PM '95

SECRETARY OF STATE
STATE OF IDAHO

ARTICLES OF INCORPORATION
OF
IDEAL MORTGAGE, INC.,

KNOW ALL MEN BY THESE PRESENTS: That we, the undersigned, all being citizens of the United States, and being of legal age, have this day voluntarily associated ourselves together for the purpose of forming a corporation under and by virtue of the laws of the State of Idaho and for that purpose we do hereby certify as follows:

ARTICLE I

That the name of this corporation shall be: "IDEAL MORTGAGE, INC.,".

ARTICLE II

That the term of the existence of this corporation shall be perpetual.

ARTICLE III

That the initial registered office of this corporation is 216 West Jefferson, Boise, Idaho, 83702, and the initial principal place for transaction of its business is hereby designated as 5440 Franklin Rd., #208, in the City of Boise, County of Ada, State of Idaho, 83705. The initial registered agent of this corporation and its address is: Raymond D. Schild of the firm Martin, Chapman & Schild, 216 West Jefferson, Boise, Idaho 8370

IDAHO SECRETARY OF STATE

10/12/95 9:00:00 AM
Customer # 5560
IVCS60018334 16384
CORPORATION PROFIT

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ARTICLE IV

The objects and purposes, and primary business for which this corporation is formed are, as principal, agent or otherwise, to transact all business and do all acts necessary, proper or convenient incident to the primary business of engaging and acting as a mortgage broker, or for any other lawful purpose. Further, to do in the State of Idaho and any other state, territory or country, any and every of the things herein set forth to the same extent as natural persons might or could do, but this corporation shall have the authority to perform such acts as are necessary or proper to accomplish its purposes and which are not repugnant to law, in furtherance and not in limitation of the general powers conferred by the laws of the State of Idaho, and we do hereby expressly provide that the corporation shall have power:

A. To buy, sell, own and manage real property of every kind and character and do all lawful things in regard thereto;

B. To enter into, make, perform and carry out contracts of every kind, amount and character with any person, firm, association or corporation;

C. To purchase, own, sell, convey, mortgage, pledge, exchange, acquire by operation of law or otherwise, personal and real property of every kind and character, debts, dues and demands, or chooses in action, and each and every kind of personal property, evidence of debts, bonds, stocks of this and other corporations, both public and private, which the corporation may deem necessary and convenient for its business or otherwise, including the

purchase and sale of its own common stock which has theretofore been issued to a stockholder;

D. To borrow and lend money from and to any person, firm, association, and to make, take and execute notes, mortgages, bonds, deeds of trust, debenture bonds or other evidences of indebtedness to secure payment thereof or by any other lawful manner or means, and to take and receive notes, bonds, mortgages, deeds of trust, or any evidence of indebtedness to secure payment thereof or by any other lawful manner or means, and to take and receive notes, bonds, mortgages, deeds of trust, or any evidence of indebtedness for the use and benefit of said corporation or otherwise;

E. To own, hold, lease or sublet, or to conduct on its own account or for any person, firm, association or corporation, all and every kind of merchandise, business or pursuit, necessary or proper to carry on an account of the business of said corporation;

F. To build, repair, reconstruct, locate or relocate any and all necessary buildings of any kind or character and at any place proper or convenient to carry on any or all of the business of said corporation;

G. To also have, in addition to said foregoing powers, all authority, powers and rights granted by the laws of the State of Idaho and any amendments thereof;

H. To enter into any sort of partnership with any person, corporate or otherwise, and to guarantee the contract, debt, obligation or liability of any person, corporate or otherwise;

I. To do and perform every act and thing necessary to carry out the above enumerated purposes, or which may be calculated, directly or indirectly, to advance the interests of the company, or to enhance the value of its stock, holdings and property of every kind and character.

ARTICLE V

The number of Directors of this corporation shall be not less than two (2) nor more than four (4) as provided in the Bylaws. 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 are to serve as directors until the first Annual Meeting of Shareholders or until their successors are elected and shall qualify are:

<u>Name</u>	<u>Address</u>
Jodi Perkins	3233 Brenan Nampa, Idaho 83687
Al Perkins	3233 Brenan Nampa, Idaho 83687

ARTICLE VI

The total number of shares of stock which the corporation shall have the authority to issue shall be Three Hundred (300) shares of common stock, all of one class, of the par value of Two Hundred Dollars (\$200) per share, the only capitalization of this corporation, for a total capitalization of Sixty-Thousand Dollars (\$60,000.00). Each share of common stock shall have the same

rights, privileges and voting powers and the same shall be fully paid and nonassessable.

In all elections for Directors of this corporation, every Shareholder shall have the right to vote in person or by proxy for the number of shares of stock owned by him for as many persons as are Directors to be elected or to cumulate his said shares and give any one candidate as many votes as the number of Directors multiplied by the number of his shares of stock shall equal, or to distribute them on the same principle among as many candidates as he shall think fit, and such Directors shall not be elected in any other manner.

ARTICLE VII

The name and address of the incorporators are:

<u>Name</u>	<u>Address</u>
Jodi Perkins	3233 Brenan Nampa, ID 83687
Al Perkins	3233 Brenan Nampa, ID 83687

ARTICLE VIII

The private property of the Shareholders of the corporation shall not be subject to any payment of corporate debts to any extent whatever, except every Shareholder is individually and personally liable for the debts and liabilities of the corporation to the full amount unpaid upon any subscription to shares of stock made by him as provided in §30-1-25, Idaho Code, and as such may be amended.

ARTICLE IX

There shall be no personal liability of a director to the corporation or its shareholders for monetary damages for breach of fiduciary duty as a director, provided that such provision shall not eliminate or limit the liability of a director:

(a) For any breach of the director's duty of loyalty to the corporation or its stockholders.

(b) For acts or omissions not in good faith, or which involve intentional misconduct or a knowing violation of law.

(c) Provided for under §30-1-48, Idaho Code.

(d) For any transaction from which the director derived an improper, personal benefit.

No such provision shall eliminate or limit the liability of a director for any act or omission occurring prior to January 1, 1995. All references in this subsection to a director shall also be deemed to refer to a member of the governing body of a corporation which is not authorized to issue capital stock.

ARTICLE X

The corporation reserves the right to amend, endorse, or repeal any provision contained in these Articles of Incorporation, in the manner now or hereafter prescribed by law, by a majority vote of the Shareholders represented in person or by proxy at any annual meeting of the Shareholders or at any special meeting duly called for that purpose, excepting only where the laws of the State of Idaho otherwise provide.

IN WITNESS WHEREOF, we have hereunto set our hands and seals
this day of October, 1995.

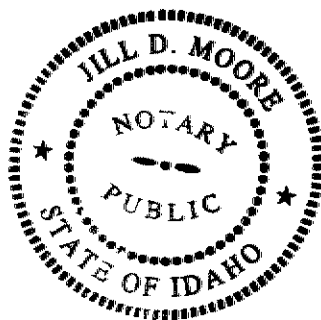

JODIE L. PERKINS


ALAN PERKINS

STATE OF IDAHO)
County of Ada) ss.

On this 11th day of October, 1995, before me a
Notary Public in and for said state, personally appeared
known to me to be the person whose name is subscribed to the within
instrument, and acknowledged to me that she executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my
official seal the day and year in this certificate first above
written.

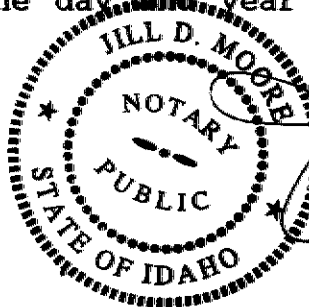



Notary Public for Idaho
Residing at Boise Idaho
My Commission Expires: 5/22/2001

STATE OF IDAHO)
) ss.
County of Ada)

On this 11th day of October 1995, before me a Notary Public in and for said state, personally appeared JODIE PERKINS and ALAN PERKINS known to me to be the person whose name is subscribed to the within instrument, and acknowledged to me that she executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affix my official seal the day and year in this certificate first above written.



Jill D. Moore
Notary Public for Idaho
Residing at Boise Idaho
My Commission Expires: 9/22/2001