



Department of State

**CERTIFICATE OF INCORPORATION
OF**

FAIR CREDIT TRUSTEES, 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 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: *December 12, 1988*



Pete T. Cenarrusa

SECRETARY OF STATE

by: *R. H. Hensman*

ARTICLES OF INCORPORATION OF

FAIR CREDIT TRUSTEES, INC.

DEC 12 10 25 AM '89

SECRETARY OF STATE
STATE OF IDAHO

We, the undersigned, acting as incorporators of a corporation under the Idaho Corporation Act, adopt the following Articles of Incorporation for such corporation:

FIRST

The name of the corporation is FAIR CREDIT TRUSTEES, INC.

SECOND

The location and post office of the principal office of the corporation in the State of Idaho is P.O. Box 686, Coeur d'Alene, ID.

THIRD

The name and address of the registered agent of the corporation is, ROBERT WARD, and the registered office of the corporation is 10220 Fairway Drive, in the City of Hayden Lake, State of Idaho.

FOURTH

The period of its duration is perpetual.

FIFTH

The purpose or purposes for which the corporation is organized is the transaction of any or all lawful business for

ARTICLES OF INCORPORATION-1

which corporations may be incorporated under the Idaho Business Corporation Act.

SIXTH

The aggregate number of shares which the corporation shall have authority to issue is ONE THOUSAND (1,000), with par value of ONE HUNDRED AND NO/100 (\$100.00) DOLLARS per share.

SEVENTH

Any one or more of the Directors may be removed either with or without cause, at any time, by a vote of the stockholders holding a majority of the stock at any special meeting called for that purpose.

EIGHTH

The number of directors constituting the initial Board of Directors of the corporation shall be no less than two (2) or more than seven (7), and the names and addresses of persons who are to serve as directors until the first annual meeting of shareholders or until their successors are elected and shall qualify are:

ROBERT WARD

10220 Fairway Drive
Hayden Lake, ID 83835

DYANNE WARD

10220 Fairway Drive
Hayden Lake, ID 83835

NINTH

The name and address of each incorporator is:

ROBERT WARD

10220 Fairway Drive
Hayden Lake, ID 83835

TENTH

The incorporator has subscribed to one thousand shares of stock.

DATED this 7th day of December, 1988.

INCORPORATOR:

Robert Ward
ROBERT WARD