

ARTICLES OF INCORPORATION

Aug 29 10 07 AM '97

OF

SECRETARY OF STATE
STATE OF IDAHO

DML, Inc.

The undersigned, in order to form a corporation pursuant to Idaho Business Corporation Act, certify as follows:

ARTICLE I

The name of the corporation is **DML, Inc.**
(hereafter "Corporation").

ARTICLE II

The purposes for which this Corporation is organized are as follows:

1. To engage in **Mortgage Brokering**; and
2. To engage in any other lawful activity or business for which corporations may be incorporated under the Idaho Business Corporation Act.

ARTICLE III

The Corporation shall have perpetual existence.

ARTICLE IV

The address of the initial registered office of the Corporation shall be **1111 S. Orchard Ste. 215, Boise, ID 83705**, and the name of its initial registered agent at such address is **Karl R. Aguilera**.

IDAHO SECRETARY OF STATE

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ARTICLE V

The shares of stock to be issued by the Corporation shall consist of one class only, and the aggregate number of shares which the Corporation shall be authorized to issue shall be 25,000 shares of stock, each having a par value of \$1.00 per share. All shares of stocks shall be the same rights in such Corporation and shall be nonassessable when paid in full.

ARTICLE VI

The names and post office addresses of the incorporators and organizers, who have named themselves as the initial directors to serve until the first election of directors of the Corporation are as follows:

NAME:	ADDRESS:
Karl R. Aguilera	4328 Ginger Creek Meridian, ID 83642
Chris Aguilera	4328 Ginger Creek Meridian, ID 83642

ARTICLE VII

The private property of the stockholders of this Corporation shall not be subject to the payment of the corporate debts in any amount or to any extent whatever.

ARTICLE VIII

The Corporation reserves the right to amend, alter, change or repeal any provisions contained in these Articles of Incorporation in the manner now or hereafter prescribed by statute, and all rights conferred upon stockholders herein are granted subject to this reservation.

Dated: 8/14/97

Karl R. Aguilera
Chris Aguilera

STATE OF IDAHO)

) ss

County of Ada)

On this 14th day of August, 19 97, before me, the undersigned, a Notary Public in and for said State, personally appeared Karl & Chris Aguilera, known to me to be the person(s) whose name(s) _____ subscribed to the within instrument, and acknowledged to me that the statements contained therein are true.

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

James P. Darr
Notary Public for Idaho
Residing at Boise, Idaho