

FILED

**ARTICLES OF INCORPORATION
OF
HOMewise MORTGAGE COMPANY**

RECEIVED
STATE OF IDAHO
JULY 7 1998 AM 9:05
98/07/1998 09:05
EX-1136 C-1344
MWH: 1344

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

FIRST: The name of the corporation is Homewise Mortgage Company.

SECOND: The period of its duration is perpetual.

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

FOURTH: The aggregate number of shares which the corporation shall have authority to issue is One Thousand (1,000) shares of common stock, no par value.

FIFTH: The address of the initial registered office of the corporation is 1406 East First Street, Suite 110, Meridian, Idaho 83642 and the name of its initial registered agent at such address is M. Keith Gaines.

SIXTH: 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 meeting of the shareholders, or until their successors are elected and shall qualify, are:

<u>NAME</u>	<u>ADDRESS</u>
M. Keith Gaines	2534 W. Carlton Meridian, Idaho 83642
Kathleen Roma	1406 East First St., #10 Meridian, Idaho 83642

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The name and address of the incorporator is:

<u>NAME</u>	<u>ADDRESS</u>
M. Keith Gaines	2534 W. Carlton Meridian, Idaho 83642

Dated this 2nd day of August 1998.



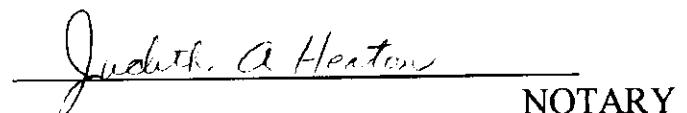
M. Keith Gaines

STATE OF IDAHO,)
)
) ss.

County of Canyon)

On this 2nd day of August, 1998, before me a Notary Public in and for said State, personally appeared M. Keith Gaines known or identified to me to be the person whose name is subscribed to the within instrument, and acknowledged to me that he 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.



Judith A. Heaton

NOTARY

PUBLIC FOR IDAHO

Residing at Ada County

My Commission Expires: Jan 15, 2000

(SEAL)