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98 FEB 17 AM 10:34
SECRETARY OF STATE
STATE OF IDAHO

ARTICLES OF INCORPORATION
OF
F.T.B., INC.

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

1. NAME: The name of the corporation is F.T.B., INC.
2. SHARES AUTHORIZED: The aggregate number of shares which the corporation shall have authority to issue is ONE THOUSAND (1,000) shares of no par value common stock.
3. BUSINESS AFFAIRS: Provisions for the regulation of the internal affairs of the corporation are such as may be provided by the corporation's By-Laws, including restrictions on the transfer of shares.
4. REGISTERED AGENT AND OFFICE: The initial registered agent is: Neal A. Smith and the initial registered office is:

945 W. Center, Pocatello, Idaho 83204.
5. BOARD OF DIRECTORS: There shall be no Board of Directors. The powers and duties conferred or imposed upon the Board of Directors by the Idaho Business Corporation Act shall be exercised or performed by the officers of the corporation elected by the shareholders as provided by the corporation's by-laws.
6. INCORPORATORS: The names and addresses of each incorporator is:

Neal A. Smith, 945 W. Center, Pocatello, ID 83204.

DATED this 13 day of February, 1998.

IDAHO SECRETARY OF STATE
02/17/1998 09:00
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C122821


NEAL A. SMITH

STATE OF IDAHO

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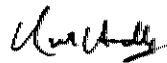
County of Bannock

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On this 13 day of February, 1998, before me, the undersigned, a Notary Public in and for said State, personally appeared NEAL A. SMITH, known to me to be the person whose name is subscribed to the foregoing and acknowledged to me that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year first above written.

(SEAL)



NOTARY PUBLIC FOR IDAHO

Residing at Pocatello

My Commission Expires: 1998