State of Idaho

Department of State

CERTIFICATE OF INCORPORATION
OF

ADVANCED FINANCIAL SOLUTIONS, 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: August 20, 1993



Pite of Cenarrusa SECRETARY OF STATE

By Sharp Rollies

SEGRETARY OF STATE

ARTICLES OF INCORPORATION OF

ADVANCED FINANCIAL SOLUTIONS, 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 <u>ADVANCED FINANCIAL</u> SOLUTIONS, INC. (hereafter "Corporation").

ARTICLE II

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

- 1. To engage in FINANCIAL PLANNING ; 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 P.O.BOX 1210, EAGLE, IO 83616, and the name of its initial registered agent at such address is 380W Multilated DAVIO A. WILHITE.

ARTICLES OF INCORPORATION - 1

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 shares of stock, each having a par value of \$1.00 per share. All shares of stock shall have 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:

DAVID A. WILHITE P.O.BOX 1210, EAGLE, IDAHO 83616

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.

ARTICLES OF INCORPORATION - 2

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: 8/20/93	
	Danda Willet
STATE OF IDAHO)) ss	
County of Ada)	
me, the undersigned, a Notary P	Quaust, 1993, before ublic in and for said State, personally hitc., known to me(s)/5 subscribed to the

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

within instrument, and acknowledged to me that the statements

Notary Public for Idaho
Residing at Boise, Idaho
Eagli,

typics: 2/1/99

ARTICLES OF INCORPORATION - 3

contained therein are true.

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SECRETARY OF STATE
8/17/93

To: State of Idaho Secretary of State Room #203, Statehouse Boise, Idaho 83720

From: Financial Solutions, Inc.
Richard George Borah, President
3082 Jasper Ave.
Twin Falls, Idaho 83301
(208) 733-2103

Subject: Consent letter for Advanced Financial Solutions, Inc.

I, Richard George Borah, President of Idaho corporation number 90599, Financial Solutions, Inc., do hereby grant permission to David A. Wilhite to incorporate with the name Advanced Financial Solutions, Inc., fully realizing the name to be substantially similar to mine.

Sincerely,

Richard George Borah

President,

Financial Solutions, Inc.