

State of Idaho

Department of State

CERTIFICATE OF INCORPORATION OF

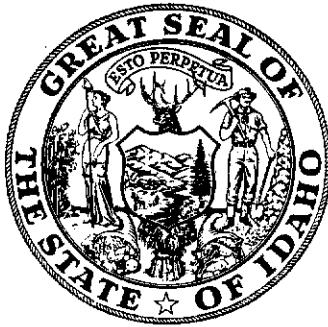
IDAHO MORTGAGE & CAPITAL HOLDINGS I, INC.

File number C 116822

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: October 17, 1996



Pete T. Cenarrusa
SECRETARY OF STATE

By *Sir Smack*

ARTICLES OF INCORPORATION

I

OCT 17 11 54 AM '96

STATE OF IDAHO
SECRETARY OF STATE
STATE OF IDAHO

The name of this corporation is Idaho Mortgage & Capital Holdings I, Inc.

II

The purpose of the corporation is to engage in any lawful act or activity for which a corporation may be organized under the General Corporation Law of Idaho other than the banking, the trust company business or the practice of a profession permitted to be incorporated by the Idaho Corporations Code.

III

The name and address in the state of Idaho of this corporation's initial agent for service of process is:

Name: Raymond N. Chace Jr.
STREET Address: 404 S. Eighth Street, Suite 310
City: Boise State: Idaho Zip: 83702

IV

The initial board of directors are:

Raymond N. Chace Jr. 404 S. Eighth Street #310 Boise, ID 83702	Cindy Chace 404 S. Eighth Street #310 Boise, ID 83702
Rebekah Chace 404 S. Eighth Street #310 Boise, ID 83702	

V

This corporation is authorized to issue only one class of shares of stock; and the total number of shares which this corporation is authorized to issue is 10,000; par value for each share is equal to \$1.00 per share for a total of \$10,000.

VI

This corporation is a close corporation. All corporation's issued share of stock, of all classes, shall be held of record by not more than 25 persons.

INCORPORATOR: RAYMOND CHACE 404 S 8TH ST STE 310 BOISE ID 83702

Ray Chace
IDAHO SECRETARY OF STATE
DATE 10/18/1996 0900 32848
CK #: 3012 CUST# 71638
CORP
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