

State of Idaho

Department of State

CERTIFICATE OF INCORPORATION OF

TREASURE VALLEY FUNDING INC.

File number C 113635

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: February 2, 1996



Pete T. Cenarrusa
SECRETARY OF STATE

By *Anna Seibel*

FEB 2 12 00 PM '96

ARTICLES OF INCORPORATION
OF
TREASURE VALLEY FUNDING INC.

SECRETARY OF STATE
STATE OF IDAHO

The undersigned subscribers to these Articles of
Incorporation, natural persons competent to contract, hereby
form a corporation under the laws of the State of IDAHO.

IDAHO SECRETARY OF STATE
DATE 02/02/1996 0900 35119
CK #: 1607 CUST# 48907
CORP
100.00= 100.00

: C

ARTICLE I NAME

The name of the corporation shall be TREASURE VALLEY FUNDING
INC.

ARTICLE II NATURE OF BUSINESS

This corporation may engage in or transact any and all
lawful activities or business permitted under the laws of the
United States, AND IDAHO CODE 30-1-4 _____, or any other
state, county, territory or nation.

In particular, but not in limitation, this is A REAL PROPERTY
MORTGAGE BUSINESS for the purpose of FINANCING REAL ESTATE for
the general public.

ARTICLE III CAPITAL STOCK

The maximum number of shares of stock that this corporation
is authorized to have outstanding at any one time is 100 _____
shares of common stock having a no par value.

ARTICLE IV ADDRESS

The street address of the initial registered office of the
corporation shall be 4948 kootenai Street suite 105, boise, Idaho
83705 and the name of the initial Registered Agent for the
corporation at that address is DAVID RICE.

ARTICLE V SPECIAL PROVISIONS

The stock of this corporation is intended to qualify under
the requirements of Section 1244 of the Internal Revenue Code
and the regulations issued thereunder. Such actions as may be
necessary shall be deemed to have been taken by the appropriate

officers to accomplish this compliance.

ARTICLE VI TERM OF EXISTENCE

This corporation shall exist perpetually.

ARTICLE VII LIMITATION OF LIABILITY

Each director, stockholder and officer, in consideration for his services, shall, in the absence of fraud, be indemnified, whether then in office or not, for the reasonable cost and expenses incurred by him in connection with the defense of, or for advice concerning any claim asserted or proceeding brought against him by reason of his being or having been a director, stockholder or officer of the corporation or of any subsidiary of the corporation, whether or not wholly owned, to the maximum extent permitted by law. The foregoing right of indemnification shall be inclusive of any other rights to which any director, stockholder or officer may be entitled as a matter of law.

ARTICLE VIII SELF DEALING

No contract or other transaction between the corporation and other corporations, in the absence of fraud, shall be affected or invalidated by the fact that any one or more of the directors of the corporation is or are interested in a contract or transaction, or are directors or officers of any other corporation, and any director or directors, individually or jointly, may be a party or parties to, or may be interested in such contract, act or transaction, or in any way connected with such person or person's firm or corporation, and each and every person who may become a director of the corporation is hereby relieved from any liability that might otherwise exist from this contracting with the corporation for the benefit of himself or any firm, association or corporation in which he may be in any way interested. Any director of the corporation may vote upon any transaction with the corporation without regard to the fact that he is also a director of such subsidiary or corporation.

This corporation shall have a minimum of one director. The initial Board of Directors shall consist of:

DAVID RICE 4948 KOOTENAI STREET, BOISE, Idaho 83705.

The first officers of the Corporation are:

President: DAVID RICE 4948 KOOTENAI STREET, BOISE, IDAHO
83705.

ARTICLE IX INCORPORATOR

The name and address of the incorporator is :

DAVID RICE 4948 KOOTENAI STREET, BOISE, IDAHO 83705.

IN WITNESS WHEREOF, the undersigned have hereunto set their
hand and seal on this 23 day of January, 1996.

Incorporator: DR R

Incorporator:

STATE OF
COUNTY OF

Idaho
Ada

The foregoing instrument was executed and acknowledged
before me this 23 day of January, 1996, by

(SEAL)

Boji - R. R.
Notary Public

COMM. EXP. 8-17-2001