

State of Idaho

Department of State

CERTIFICATE OF INCORPORATION OF

FINANCE SERVICES, 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: December 4, 1991



Pete T. Cenarrusa

SECRETARY OF STATE

Angie Hoken

Corporation Clerk

ARTICLES OF INCORPORATION

OF

FINANCE SERVICES, INC.

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SEC. OF STATE

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

FIRST: That the name of the corporation is:

FINANCE SERVICES, INC.

SECOND: That the period of its duration is perpetual.

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

FOURTH: That the aggregate number of shares which the corporation shall have authority to issue is one hundred thousand (100,000) shares of common stock, all of one class, without par value.

FIFTH: That the address of the initial registered office of the corporation is: 791 Dickson Avenue, Idaho Falls, Idaho 83402; that the name of its initial registered agent at such address is: Mark W. McGrath.

SIXTH: The Shareholders of the corporation may, from time to time, distribute to themselves out of capital surplus of the corporation a portion of its assets, in cash or property, subject to the following provisions;

ARTICLES OF INCORPORATION -1

(a) No such distribution shall be made at a time when the corporation is insolvent or when such distribution would render the corporation insolvent;

(b) No such distribution shall be made unless it is authorized by the affirmative vote of the holders of a majority of the outstanding shares;

(c) Each such distribution, when made, shall be identified as a distribution from capital surplus and the amount per share disclosed to the Stockholder receiving the same concurrently with the distribution thereof.

SEVENTH: That 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 annual meeting of Stockholders or until their successor is elected and shall qualify are:

<u>Name</u>	<u>Address</u>
Mark W. McGrath	791 Dickson Avenue Idaho Falls, Idaho 83402
Jeffrey H. Linabary	370 East 22nd Street Idaho Falls, Idaho 83404

EIGHTH: That the name and address of the incorporators are:

<u>Name</u>	<u>Address</u>
Mark W. McGrath	791 Dickson Avenue Idaho Falls, Idaho 83402
Jeffrey H. Linabary	370 East 22nd Street Idaho Falls, Idaho 83404

DATED this 22 day of November, 1991.

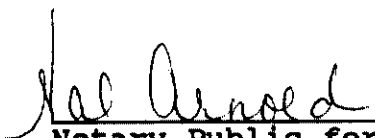

Mark W. McGrath


Jeffrey H. Linabary

STATE OF IDAHO)
) ss.
County of Bonneville)

On this 22nd day of November, 1991, before me,
VAL ARNOLD, a Notary Public in and for said
State, personally appeared MARK W. McGRATH and JEFFREY H. LINABARY,
known to me to be the persons whose names are subscribed to the
within and foregoing instrument, and acknowledged to me that they
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.


Notary Public for Idaho
Residing at Idaho Falls, Idaho
Commission Expires: 11-18-94