



CERTIFICATE OF INCORPORATION
OF

FIRST PACIFIC FINANCIAL COMPANY

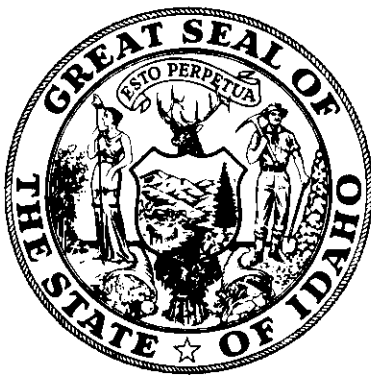
I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Incorporation for the incorporation of _____

FIRST PACIFIC FINANCIAL COMPANY,

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 July 29, 1980.



SECRETARY OF STATE

Corporation Clerk

JUL 13 1962 3:00 PM

ARTICLES OF INCORPORATION
OF
FIRST PACIFIC FINANCIAL COMPANY

KNOW ALL MEN BY THESE PRESENTS, That I, the undersigned being a natural person of full age and citizen of the United States, in order to form a corporation for the purposes hereinafter stated, under and pursuant to the Idaho Business Corporation Act and the acts amendatory thereto and supplemental thereto, do hereby certify as follows:

FIRST

The name of the corporation is FIRST PACIFIC FINANCIAL COMPANY.

SECOND

The purposes for which the corporation is organized are to conduct and carry on the business of a real estate mortgage broker and on the basis of the commission or otherwise to act as a real estate loan broker and generally do everything suitable, proper and conducive to the successful conduct of a real estate brokerage business in all of its branches and departments.

THIRD

The corporation is to have perpetual existence.

FOURTH

The location and post office address of the registered office of the corporation is 2607 Kootenai Plaza, Boise, Idaho. The name of the registered agent at such address is Richard E. Weston.

FIFTH

The amount of the capital stock of this corporation is \$114,000.00, divided into 114,000 equal shares of \$1.00 par value.

SIXTH

The private property of the stockholders of the corporation shall not be subject to the payment of corporate debts to any extent whatever, and the shares of the corporation shall not be subject to assessment for the purposes of paying expenses, conducting business, or paying debts of the corporation.

SEVENTH

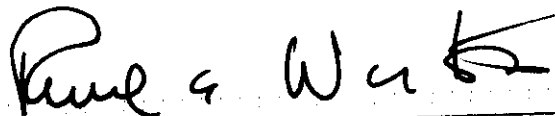
The name and address of the incorporator is as follows: Richard E. Weston, 2607 Kootenai Plaza, Boise, Idaho 83705.

EIGHTH

The number of directors constituting the initial board of directors of the corporation is three (3) and the name and address of each person who is to serve as a director until the first annual meeting of shareholders or until their successors are elected and shall qualify are as follows:

Larry S. Profitt Post Office Box 8867, Boise, Idaho 83707
Richard E. Weston Post Office Box 827, Boise, Idaho 83707
Don B. Winzeler Post Office Box 8867, Boise, Idaho 83707

IN WITNESS WHEREOF, I have hereunto set my hand and my
seal this 25th day of July, 1980.



Richard E. Weston

STATE OF IDAHO)
) ss.
County of Ada)

On this 25th day of July, 1980, before me, the undersigned, a Notary Public for the State of Idaho, personally appeared RICHARD E. WESTON, known to me to be the person whose name is subscribed to the within and foregoing Articles of Incorporation of FIRST PACIFIC FINANCIAL COMPANY, and acknowledged to me that he executed the same, and that he is a person over the age of twenty-one (21) years and a citizen of the United States of America.

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

Notary Public for Idaho
Residing at Boise, Idaho