

State of Idaho

Department of State

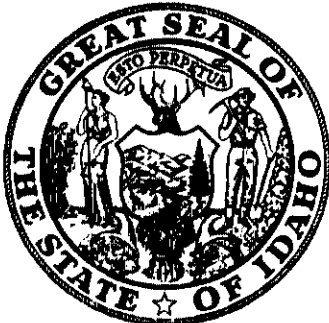
CERTIFICATE OF INCORPORATION OF

ROYAL MORTGAGE, 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: September 28, 1993



Pete T. Cenarrusa
SECRETARY OF STATE

By *[Signature]*

ARTICLES OF INCORPORATION SEP 21 4 14 PM '93
OF SECRETARY OF STATE
ROYAL MORTGAGE, INC.

ARTICLE I.

The name of the corporation is **ROYAL MORTGAGE, INC.**

ARTICLE II.

The period of the corporation's existence is perpetual.

ARTICLE III.

The purpose of the corporation is to conduct, transact and engage in any lawful business for which a corporation may be organized under the Corporation Laws of the State of Idaho.

ARTICLE IV.

The corporation shall have the power and authority to issue one hundred (100) shares all of one class with no par value. Holders of this stock shall be entitled to one vote for each share of stock in his or her name at any and all meetings of the stockholders of the corporation. In the case of an election of directors, no stockholder is entitled to accumulate the stockholder's votes.

ARTICLE V.

The name and address of the corporation's initial registered agent is:

Stephen L. Renberg
11972 Stillwater
Boise, Idaho 83704

ARTICLE VI.

The number of directors constituting the initial Board of Directors is two (2), who shall serve until the first annual meeting of the shareholders or until their successors are elected. The names and addresses are:

Stephen L. Renberg
11972 Stillwater
Boise, Idaho 83704

Dana L. Renberg
11972 Stillwater
Boise, Idaho 83704

ARTICLE VII.

The corporation shall indemnify any present or former officer or director of the corporation, or any person who may have served at its request as a director or officer of another corporation in which it owns shares of capital stock or of which it is a creditor, and their respective heirs, administrators, personal representatives, successors and assigns, against any and all costs and expenses, including, but not limited to, counsel fees, judgments paid and amounts paid in settlement (before or after legal proceedings are commenced), actually and reasonably incurred in connection with the defense of any claim, action, suit or proceeding, whether civil, criminal, administrative or otherwise in nature, in which such person may be involved by reason of being or having been such director or officer of the corporation or such other corporation, except in relation to matters as to which he shall be adjudged in any action, suit or proceeding to be liable for his own negligence or misconduct in the performance of a duty to the corporation or such other corporation. A conviction or judgment, whether based on a plea of guilty or nolo contendere or its equivalent, or after trial, in a criminal action, suit or proceeding shall not be deemed an adjudication of liability for negligence or misconduct in the performance of a duty to the corporation, or such other corporation, if such director or officer acted in good faith and believed that such action was for the best interest of the corporation or such other corporation with no reasonable cause to believe that the action was illegal. The foregoing indemnification shall not be deemed exclusive of any other rights to which such director may be entitled under any bylaw, agreements, vote of shareholders or otherwise. The corporation, its officers, directors, employees or agents shall be fully protected in taking any action or making any payment under this Article VII, or in refusing to do so upon the advice of counsel.

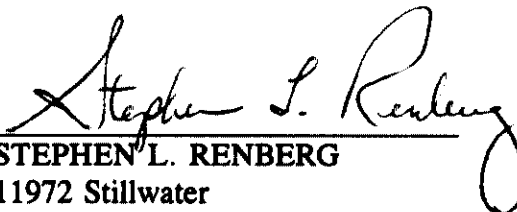
ARTICLE VIII.

The name and address of the Incorporator is:

Stephen L. Renberg
11972 Stillwater
Boise, Idaho 83704

I, the undersigned incorporator named in the foregoing Articles of Incorporation of ROYAL MORTGAGE, INC., declare under penalty of perjury that I have examined the foregoing and to the best of my knowledge and belief, it is true, correct and complete.

DATED this 28TH day of SEPTEMBER, 1993.

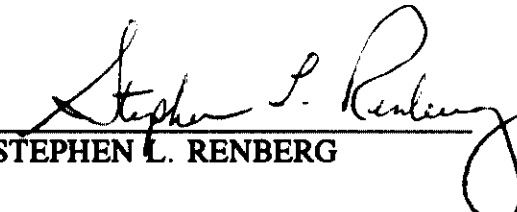

STEPHEN L. RENBERG
11972 Stillwater
Boise, Idaho 83704

STATE OF IDAHO)
) ss.
COUNTY OF ADA)

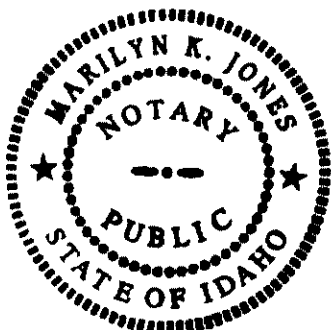
I, STEPHEN L. RENBERG, being first duly sworn, depose and say:


I am the incorporator; I have read the foregoing Articles of Incorporation, and the same are true as I verily believe.

IN WITNESS WHEREOF, I have hereunto set my hand this 28TH day of SEPTEMBER, 1993.


STEPHEN L. RENBERG

SUBSCRIBED AND SWORN to before me this 28TH day of SEPTEMBER, 1993.




Notary Public for Idaho.
Residing at BOISE, IDAHO
My Commission expires 10/19/93