



ARTICLES OF INCORPORATION OF GEM STATE ACCEPTANCE CORPORATION SECRETARY OF STATE

THE UNDERSIGNED, acting as incorporator of a corporation under the Idaho Business Corporation Act, adopts the following Articles of Incorporation for such corporation:

FIRST

The name of the corporation is GEM STATE ACCEPTANCE CORPORATION.

SECOND

The period of its duration is perpetual.

THIRD

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

FOURTH

The aggregate number of shares which the corporation shall have authority to issue is 25,000, with a par value of \$1.00 per share.

FIFTH

Shareholders shall have a preemptive right to acquire unissued or treasury shares or securities convertible unto such shares or carrying a right to subscribe to or acquire shares, except as provided in the Idaho Business Corporation Act.

SIXTH

Additional provisions for the regulation of the internal affairs of the corporation are: None.

SEVENTH

The location of the initial registered office of the corporation is 216 W. State Street, Boise, Idaho 83702, and the name of its initial registered agent is Doyle W. Overman.

EIGHTH

The number of directors constituting the initial Board of Directors is three, and the names and addresses of the persons who are to serve until the first annual meeting of the shareholders and until their successors are elected and qualified are:

Doyle W. Overman

216 W. State Street Boise, ID 83702

Lyle D. Cole

216 W. State Street Boise, ID 83702

Sandra C. Wallace

216 W. State Street Boise, ID 83702

HTMIN

The name and address of the incorporator are as follows:

Kathleen Rockne P.O. Box 1368 Boise, ID 83701

TENTH

The Board of Directors is expressly authorized to alter, amend or repeal the Bylaws of the corporation and to adopt new Bylaws, subject to repeal or change by a majority vote of the shareholders.

IN WITNESS WHEREOF, the undersigned incorporator hereunto sets her hand and seal this eleventh day of July, 1988.