

FILED EFFECTIVE

2003 MAR 14 AM 9:15
SECRETARY OF STATE
STATE OF IDAHO

ARTICLES OF INCORPORATION

OF

SECURITY FIRST MORTGAGE, INCORPORATED,

an Idaho Corporation

KNOW ALL MEN BY THESE PRESENTS that the undersigned, being natural persons of full age and citizens of the United States, in order to form a corporation for the purposes hereinafter stated, pursuant to the provisions of the general corporation laws of the State of Idaho do hereby certify as follows:

I.

The name of the corporation shall be: SECURITY FIRST MORTGAGE, INCORPORATED.

II.

The existence of this corporation shall be perpetual.

III.

The purposes and objects for which the corporation is formed are:

To transact any and all lawful business for which corporations may be incorporated under this act.

IV.

The corporation shall be authorized to issue stock in said corporation.

100,000 at no par value.

V.

The location and address of the initial registered office of the corporation is:

320 W. Center
Pocatello, Idaho 83204

IDAHO SECRETARY OF STATE
03/14/2003 05:00
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The name of the initial registered agent at such address is:

Chester Lackey
320 W. Center
Pocatello, Idaho 83204

VI.

The initial Board of Directors shall consist of four directors and the names and addresses of the persons who are to serve as directors until the first annual meeting of shareholders or until their successors are elected and qualify shall be:

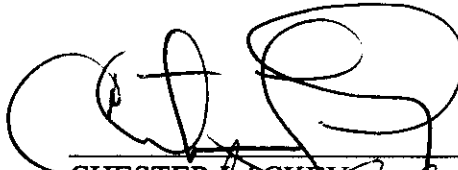
<u>NAME</u>	<u>ADDRESS</u>
Chester Lackey	5665 Arrowhead Drive, Pocatello, Idaho 83201
Thor Conley	951 Park Avenue, Pocatello, Idaho 83201
Brent Gallup	446 Hampton, Pocatello, Idaho 83201
Brett Anderson	866 Wayne, Pocatello, Idaho 83201

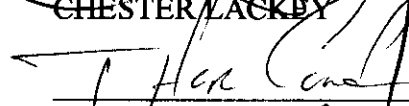
XI.

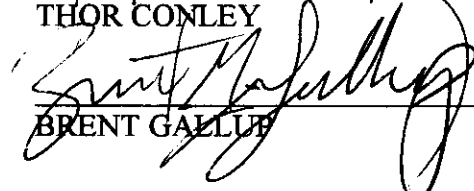
The names and addresses of the incorporators are as follows:

<u>NAME</u>	<u>ADDRESS</u>
Chester Lackey	5665 Arrowhead Drive, Pocatello, Idaho 83201
Thor Conley	951 Park Avenue, Pocatello, Idaho 83201
Brent Gallup	446 Hampton, Pocatello, Idaho 83201

IN WITNESS WHEREOF, the said incorporators have set their
hands and seals this 19th day of February, 2003.

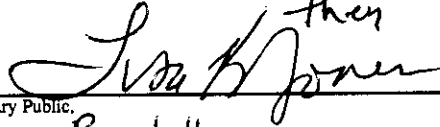


CHESTER LACKEY


THOR CONLEY


BRENT GALLUP

STATE OF IDAHO, COUNTY OF Bannock
On this 28th day of Feb., 2003,
before me, a Notary Public in and fore said State, personally appeared
Chester Lackey + Thor Conley +
Brent Gallup
known to me to be the person s whose names are
subscribed to the within instrument, and acknowledged to me that
they executed the same.



Notary Public,
Residing at Pocatello
Comm. Expires 06-01-07
LITHO 0-0523

