

FILED/EFFECTIVE

02 FEB 13 PM 2:09
STATE OF IDAHO

ARTICLES OF INCORPORATION

OF

Professional Mortgage Group, Inc.

KNOW ALL MEN BY THESE PRESENTS: That we, the undersigned natural persons of lawful age and citizens of the United States, for the purpose of forming a corporation pursuant to the provisions of the Idaho Business Corporation Act (Title 30, Idaho Code) do hereby certify as follows:

FIRST

The name of the corporation is Professional Mortgage Group, Inc.

SECOND

The corporation is to have perpetual existence.

THIRD

The purposes and objects for which the corporation is organized include the transaction of any or all lawful business for which corporations may be incorporated under the Idaho Business Corporation Act (Title 30, Idaho Code). Initial Business will be the business of Mortgage Broker.

FOURTH

The aggregate number of shares which the corporation shall have authority to issue is: 1,000,000. Such shares are to consist of one class only. The par value of each of such shares shall be No Par. Stocks shall not be issued until fully paid for, and once so issued shall be non-assessable.

FIFTH

All of the shares of stock issued shall be common stock, and all shares shall have equal value, without preferences, limitations or differences in relative rights with respect to other shares.

IDAHO SECRETARY OF STATE
02/13/2002 05:00
CK: 4712 CT: 157294 BH: 446126
1 @ 100.00 = 100.00 CORP # 2
1 @ 20.00 = 20.00 EXPEDITE C # 3

C 142565

SIXTH

Stockholders of the corporation shall have pre-emptive and preferential rights of subscription to any shares of stock of the corporation, whether now or hereafter authorized, or to any obligations convertible into stock of the corporation, or to obligations of the corporation convertible into stock. Any stock or obligations issued by the corporation shall first be offered to the stock holders of the corporation.

SEVENTH

The address of the initial registered office of the corporation is:
60 Knollwood Dr.
Sandpoint, ID 83864

The name of the corporation's initial registered agent at such address is: Steven A. Clark
PO Box 55
Sandpoint, ID 83864

EIGHTH

The number of directors constituting the initial Board of Directors is: 2

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

NAME Steven A. Clark
ADDRESS 60 Knollwood Dr. Sandpoint, ID 83864

NAME Thomas W. Clark
ADDRESS PO Box 55751 Phoenix, AZ 85078

NINTH

The names and addresses of all incorporators are:

NAME Steven A. Clark
ADDRESS 60 Knollwood Dr. Sandpoint, ID 83864

IN WITNESS WHEREOF,
and seal(s) this
I/we have hereunto set my/our hand(s)
12 day of February 2002

Incorporator

STATE OF IDAHO)
County of Bonner) SS.

On this 12 day of February, 2002
before me, the undersigned, a Notary Public in and for said state.

personally appeared

Steven A. Clark

known to me to be the person(s) whose name(s) is/are subscribed
to the within and foregoing instrument, and acknowledged to me
that (t)he(y) executed the same, and that (t)he(y) was/were (a)
person(s) of lawful age and citizen(s) of the United States of
America.

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

Sheryl K Duma
Notary Public for the State of Idaho

Residing at: Sandpoint, Idaho

My commission expires: 3/22/07

