

CERTIFICATE OF ASSUMED BUSINESS NAME

97 SEP 15 PM 2:29

To the SECRETARY OF STATE, STATE OF IDAHO

Pursuant to Section 53-504, Idaho Code, the undersigned gives notice of
adoption of an Assumed Business Name.

1. The assumed business name which the undersigned use(s) in the transaction of business is:

NWM, INC. DBA NORTHWEST MORTGAGE

2. The true name(s) and business address(es) of the entity or individual(s) doing business under the assumed business name is/are:

<u>Name</u>	<u>Address</u>
Mike B. Dodd	2350 E. St. James Ave., Hayden Lake, ID 83835
Charles A. Anderson	1395 S. Cederbroom Rd., Coeur d'Alene, ID 83814
Randal S. Banks	910 Ruby Rd., Hayden Lake, ID 83835

3. The general type of business transacted under the assumed business name is:

Residential Mortgage Broker

See categories on the reverse

4. The name and address to which correspondence should be addressed:

After recording this document, please return to: U.S. Bank, P.O.Box 520,
Coeur d'Alene, ID 83814

All other correspondence should be mailed to: NWM, INC. DBA Northwest Mortgage
1724 E. Sherman Ave.
Coeur d'Alene, ID 83814

Signed


Michael B. Dodd

Charles A. Anderson

By

Michael B. Dodd Sec. /Treas.

Capacity

President

Submit Certificate of Assumed
Business Name and \$20.00 fee to:

Secretary of State
700 West Jefferson
PO Box 83720
Boise ID 83720-0080

Customer #

IDAHO SECRETARY OF STATE
Secretary of State use only
09/15/1997 09:00
CK: 12946 CT: 2984 RH: 38545
12 26.00 = 26.00 ASSUM NAME

Revision 1098

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