

ORIGINAL IN RED

ARTICLES OF INCORPORATION
OF

FILED

12/29/99 09:00

THE KENNEDY MORTGAGE GROUP OF KETCHUM, INCORPORATED

1. Name. The name of the corporation is The Kennedy Mortgage Group of Ketchum, Incorporated.
2. Authorized shares. The aggregate number of shares the corporation is authorized to issue shall be One Thousand (1,000), all of which shall be common voting stock.
3. Registered office and agent. The registered office of the corporation is located at 220 2nd Avenue, Suite 103, Ketchum, Idaho, and its registered agent at that address is Candy L. Robertson-Russet.
4. Incorporator. The name of the incorporator is Candy L. Robertson-Russet and the incorporator's address is Post Office Box 2491, Ketchum, Idaho (83340).
5. Initial director. The name and address of the initial director is:

Candy L. Robertson-Russet
Post Office Box 2491
Ketchum, Idaho 83340

6. Corporate purpose. The purpose for which this corporation is organized is the transaction of any and all lawful business for which corporations may be incorporated under the Idaho Business Corporation Act.

In witness whereof, I have subscribed these Articles of Incorporation this 27 day of December, 1999.

Candy L. Robertson-Russet
Candy L. Robertson-Russet, Incorporator

corp\kmg\articles99
December 27, 1999

IDAHO SECRETARY OF STATE

12/29/1999 09:00
CK: 3559 CT: 91848 BH: 277152

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