



Department of State.

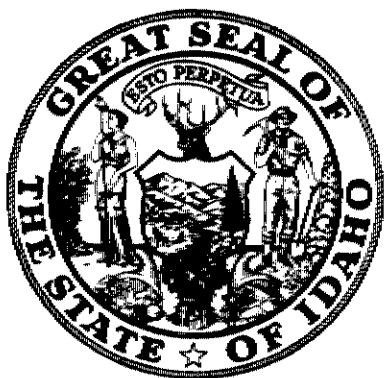
**CERTIFICATE OF INCORPORATION
OF**

AMERICAN WEST MORTGAGE, INC.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Incorporation for the incorporation of the above named corporation, duly signed pursuant to the provisions of the Idaho Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Incorporation and attach hereto a duplicate original of the Articles of Incorporation.

Dated: **September 13, 1988**



Pete T. Cenarrusa

SECRETARY OF STATE

by: _____

ARTICLES OF INCORPORATION

OF

AMERICAN WEST MORTGAGE, INC.

RECEIVED
SECRETARY OF STATE

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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

AMERICAN WEST MORTGAGE, 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) .

FOURTH

The aggregate number of shares which the corporation shall have authority to issue is: TEN THOUSAND
Such shares are to consist of one class only . The par value of each of such shares shall be TEN CENTS , which 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 .

SIXTH

Stockholders of the corporation shall have preemptive 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, 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: 405 Ridgewood Drive

Post Falls, Idaho 83854

The name of the corporation's initial registered agent at such address is: SAM A. YOUNG

EIGHTH

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

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 SAM A. YOUNG Pres.

ADDRESS 405 Ridgewood Dr., Post-Falls, ID 83854

NAME DOLLIE G. YOUNG Vice- Pres.

ADDRESS P.O. Box 1850, Post Falls, ID 83854

NAME	JOY SPOTH	Secty.
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ADDRESS P.O. Box 1850, Post Falls, ID 83854

NAME _____

ADDRESS _____

NAME _____

ADDRESS _____

NINTH

The names and addresses of all incorporators are:

NAME SAM A. YOUNG

ADDRESS 405 Ridgewood Dr., Post Falls, ID 83854

NAME DOLLIE G. YOUNG

ADDRESS P.O. Box 1850, Post Falls, ID 83854

NAME JOY SPOTH

ADDRESS P.O. Box 1850, Post Falls, ID 83854

NAME _____

ADDRESS _____

NAME _____

ADDRESS _____

[illegible]

ADDRESS _____

NAME _____

ADDRESS _____

NAME _____

ADDRESS _____

NAME _____

ADDRESS

NAME _____

ADDRESS _____

IN WITNESS WHEREOF, we have hereunto set our hands and seals this 7th day of September, 1988.

[Signature]
President Sam A. Young
[Signature]
Vice-President Dollie G. Young
[Signature]
Secretary Joy Spoth

STATE OF ARIZONA }
County of PIMA } ss.

On this 7th day of September, 1988,
before me, the undersigned, a Notary Public in and for the
State of Arizona, personally appeared:

SAM A. YOUNG

DOLLIE G. YOUNG

JOY SPOTH

known to me to be the persons whose names are subscribed to
the within and foregoing instrument, and acknowledged to me
that they executed the same, and that they were persons of
lawful age and citizens 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 certifi-
cate first above written

OFFICIAL SEAL
JANET S. HENDRICKS
Notary Public State of AZ
PIMA COUNTY
My Comm. Expires Nov. 3, 1990
(Seal)

[Signature]
Notary Public for Arizona
Residing at: Tucson, Arizona
My commission expires: 11-3-90