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ARTICLES OF INCORPORATION
OF

realnetnow.com, inc.

IDAHO SECRETARY OF STATE
01/10/2000 09:00
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KNOW ALL MEN BY THESE PRESENTS, That I, the undersigned, in order to form a corporation for the purposes hereinafter stated, pursuant to the Idaho Business Corporation Act, as now in effect or as may hereafter be amended, do hereby certify as follows:

ARTICLE I

The name of the corporation is **realnetnow.com, inc.**

ARTICLE II

The objects and purposes for which this corporation is organized and the powers of such corporation are as follows:

1. To operate as a general business corporation.
2. To make or offer loans secured by liens on real property; to service or offer to service loans secured by liens on real property; to buy or sell promissory notes secured by liens on real property or offer to buy or sell promissory notes secured by liens on real property.
3. To do any and all things necessary, reasonable, proper, convenient or incident to carrying out the purposes for which this corporation is formed.
4. To conduct business in this state or any other state, District of Columbia, territories and colonies of the United States and foreign countries or territories, and to maintain one or more places of business outside this state, and to receive, purchase, hold, acquire, mortgage, assign, transfer, lease, release, convey and otherwise deal in and with any real or personal property or any interest therein, either within or outside the State of Idaho, reasonably calculated to promote the purposes hereinabove stated to this corporation.
5. To acquire the operating name, goodwill, property rights, and the whole or any part of any estate, tangible or intangible, or of any business, and

to assume the liabilities of any person, firm, association, corporation or other business organization and pay for said goodwill, property rights, and assets in cash and the stock of this company, its bonds, its debentures or otherwise, or by undertaking the whole or any part of the liabilities of the transferor thereof, and to hold in any manner or dispose of all or any part of the property so acquired.

6. To conduct in any lawful manner the whole or any part of any business so acquired and to exercise all of the powers necessary and expedient in and about the conduct and management of such business or businesses, directly or indirectly related to the purposes and objects of this corporation, or though not so connected, to preserve or protect the assets of this corporation.

7. To engage in any lawful activity, it being expressly provided that the aforesaid enumeration of purposes shall not be construed to be limitations upon the powers and purposes of this corporation.

ARTICLE III

This corporation shall have perpetual existence.

ARTICLE IV

The address of the initial registered office of the corporation shall be 7609 Emerald Street, Boise, Idaho, 83704, and the name of its initial registered agent at such address is STEVEN P. CADY.

ARTICLE V

The shares of stock to be issued by the corporation shall consist of one class only, and the aggregate number of shares which the corporation shall be authorized to issue shall be 1,000 shares of stock, having no par value. All shares of stock shall have the same rights in such corporation and shall be non-assessable when paid in full.

ARTICLE VI

The name and post office address of the incorporator and organizer, who has named himself as the initial director to serve until the first election of directors of the corporation, is as follows:

<u>Name</u>	<u>Address</u>
Steven P. Cady	7609 Emerald Street Boise, Idaho 83704

The private property of the stockholders of this corporation shall not be subject to the payment of the corporate debts in any amount or to any extent whatever.

This corporation reserves the right to amend, alter, change or repeal any provisions contained in these Articles of Incorporation in the manner now or hereafter prescribed by statute, and all rights conferred upon stockholders herein are granted subject to this reservation.

I, the incorporator and organizer, for the purpose of forming a corporation to do business both within and without the State of Idaho, and in pursuance of the laws of the State of Idaho, do make and file these Articles of Incorporation, hereby declaring and certifying that the facts herein stated are true, have hereunto set my name, hand and seal this 7th day of January, 2000.



Steven P. Cady
Incorporator