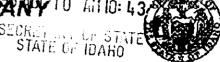
ARTICLES OF ORGANIZATION FILE LIMITED LIABILITY COMPANY 10 AII 10: 43/

To the Secretary of State of Idaho SECRET OF IDAHO 700 West Jefferson Room 203 P.O. Box 83720 - Boise, ID 83720-0080



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1.	The name of the limited liability company is	THE MORTGAGE SCHOOL, LLC
2.		38 Mores Creek Circle, Wilderness (nota PO Box)
	Ranch, Boise, ID \$3716	and the name of the initial registered
	agent at that address is:	
	Signature of registered agent : Swan Bawers	
	The latest date certain on which the limited liability company will dissolve: December 31	
	the book of the total and the second of the	
	If management is vested in one or more manager(s), list the name(s) and address(es) of at least one initial manager. If management is vested in the members, list the name(s) and address(es) of at least one initial member.	
	Name:	Address:
	Susan Bowers	38 Mores Creek Circle, Wilderness Ranch, Boise, ID 83716
	Signature of at least one person listed in #5 above:	
		Secretary of State use only
		IDAHO SECRETARY OF STATE
		O8/10/1998 09:00 CK: 1 CT: 182512 BH: 135413
		1 8 186.88 = 188.88 ORGAN LLC