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# State of Idaho

## Department of State

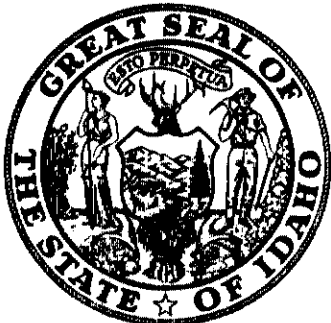
### CERTIFICATE OF INCORPORATION OF

TREASURE VALLEY MORTGAGE COMPANY, 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: April 12, 1994



*Pete T. Cenarrusa*  
SECRETARY OF STATE

By *Anna Seibel*

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ARTICLES OF INCORPORATION  
OF

TREASURE VALLEY MORTGAGE COMPANY, INC.

The undersigned, acting as incorporators of a corporation under the Idaho Business Corporation Act, adopt the following Articles of Incorporation for such corporation:

FIRST: The name of the corporation is TREASURE VALLEY MORTGAGE COMPANY, INC.

SECOND: The period of its duration is perpetual.

THIRD: The purpose or purposes for which the corporation is organized are to act as a real estate mortgage broker for customers, primarily in the residential market and for such other lawful business for which corporations may be incorporated under the Idaho Business Corporation Act.

FOURTH: The aggregate number of shares which the corporation shall have authority to issue is one hundred shares with no par value.

FIFTH: Provisions denying preemptive rights are: None.

SIXTH: Provisions for the regulation of the internal affairs of the corporation are: None.

SEVENTH: The address of the initial registered office of the corporation and of the initial registered agent, Darlene N. Anderson, 1550 East FAIRVIEW Suite A MERIDIAN, ~~1112-D North Cole Road, Boise, Idaho 83704.~~ 83642.

EIGHTH: The number of directors constituting the initial board of directors of the corporation is two. The names and addresses of the persons who are to serve as directors are:

Darlene N. Anderson

7546 Stirkup Ave  
~~1112 D North Cole Rd.~~  
Boise, ID 83704  
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Robert G. Anderson

7546 Stirkup Ave  
~~1112 D North Cole Rd.~~  
Boise, ID 83704  
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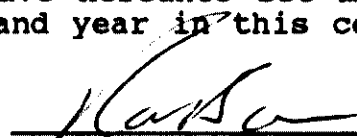
THE UNDERSIGNED, being the original incorporator and subscriber to the capital stock hereinbefore named for the purposes of forming a corporation to do business both within and without the State of Idaho, and in pursuance of the laws of the State of Idaho, does make and file these Articles of Incorporation, hereby declaring and certifying that the facts herein stated are true, and accordingly has hereunto set her hand and seal this 6th day of APRIL, 1994.

  
Darlene N. Anderson

STATE OF IDAHO )  
County of Ada ) ss.

On this 6th day of April, 1994, before me, the undersigned, a Notary Public in and for said State, personally appeared Darlene N. Anderson, known to me to be the person whose name is subscribed to the within instrument, and acknowledged to me that she executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal as of the day and year in this certificate first above written.

  
Notary Public for Idaho  
Residing at: Boise Id  
My Commission Expires: 5/20/98