

**FILED/EFFECTIVE**

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SECRETARY OF STATE  
STATE OF IDAHO

**ARTICLES OF INCORPORATION**

**OF**

**FAMILY MORTGAGE OF IDAHO, INCORPORATED**

KNOW ALL MEN BY THESE PRESENTS:

That I, the undersigned, being of legal age and a citizen of the United States, do this day voluntarily form a corporation under the provisions of the Idaho Business Corporation Act, and certify in writing:

**ARTICLE I  
NAME**

The name of the corporation shall be **FAMILY MORTGAGE OF IDAHO, INCORPORATED**

**ARTICLE II  
PURPOSE AND POWERS**

The purposes for which this corporation as formed are to engage in any lawful act or activity for which corporations may be organized under the Idaho Business Corporation Act and to possess and exercise all the powers and privileges granted by the Idaho Business Corporation Act or by any lawful powers and privileges incidental, so far as such powers and privileges are necessary or convenient to the conduct, promotion or attainment of the business or purposes of the corporation.

IDAHO SECRETARY OF STATE

03/01/2001 09:00  
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ARTICLES OF INCORPORATION

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### ARTICLE III DURATION

Subject to dissolution in the manner provided by law, the corporation shall be perpetual.

### ARTICLE IV CAPITALIZATION

This Corporation shall have the authority to issue an aggregate of TEN million (10,000,000) shares of stock. This Corporation shall have one (1) class of stock. The class, aggregate number and par value per share of the shares which the Corporation is authorized to issue are as follows:

<u>Class</u>	<u>Number</u>	<u>Par Value Per Share</u>
Common	10,000,000	No par Value

Each share of Common stock will have one (1) vote with equal rights to distribution, and equal rights to the net assets of the corporation upon liquidation.

### ARTICLE V REGISTERED OFFICE

The initial registered office of the corporation in the State of Idaho shall be located at 300 West Main, Suite 210, Grangeville, Idaho. The post office address of the registered office of the corporation in the State of Idaho, County of Idaho, shall be P.O. Box 218, Grangeville, Idaho 83530 and Brit D. Groom shall be the initial registered agent at said address.

### ARTICLE VI PREEMPTIVE RIGHTS

This Corporations elects to have preemptive rights.

ARTICLE VII  
CUMULATIVE VOTING

In all elections for Directors, shareholders shall be permitted to cumulate their votes. Shareholders shall be limited to one vote for each share of stock registered in the shareholder's name on the books of the Corporation.

ARTICLE VIII  
CUMULATIVE

The business of the Corporation shall be managed by it's Board of Directors, each of whom shall be at least eighteen (18) years of age. The number of directors of the Corporation shall be set forth in the Bylaws and may be altered from time to time by amendment of the Bylaws in a manner not prohibited by law. Until so changed, the number of directors shall be one (1). Directors do not need to be stockholders of the Corporation.

ARTICLE IX  
INCORPORATOR

Following are the name and post office address of the incorporator:

NAME OF INCORPORATOR

Brit D. Groom

ADDRESS

P.O. Box 218  
Grangeville, Idaho 83530

**ARTICLE X  
ELIMINATION OF PERSONAL LIABILITY OF DIRECTORS**

The Directors of this Corporation are not liable to the Corporation or to its shareholders for monetary damages for any action taken, or failure to take any action, as a Director, except liability for the following:

- (1) The amount of a financial benefit received by a Director to which he or she is not entitled.
- (2) An intentional infliction of harm on the Corporation or shareholders;
- (3) A violation of Idaho Code 31-1-833; or
- (4) An intentional violation of criminal law.

**ARTICLE XI  
INDEMNIFICATION OF DIRECTORS AND OFFICERS**

The Corporation shall indemnify and hold harmless each Director for liability , as defined in Idaho Code 30-1-850(5), to any person for any action taken, or any failure to take action, as a Director, except for:

- (1) Receipt of a financial benefit to which he or she is not entitled;
- (2) An intentional infliction of harm on the Corporation or shareholders;
- (3) A violation of Idaho Code 30-1-833; or
- (4) An intentional violation of criminal law.

**ARTICLE XII  
LIMITED LIABILITY FOR SHAREHOLDERS**

The private property of the shareholders shall not be subject to the payment of corporate debts of the Corporation to any extent whatsoever.

ARTICLE XIII  
BYLAWS

The initial By-Laws of the corporation shall be adopted by its board of directors. The power to alter, amend or repeal the By-Laws or adopt new By-Laws, subject to repeal or change by action of the shareholders, shall be vested in the board of directors.

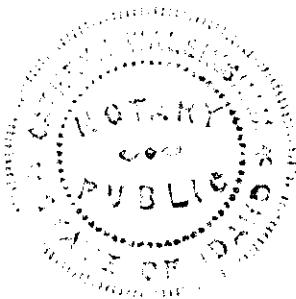
IN WITNESS WHEREOF, I have set my hand this 20 day February, 2001.

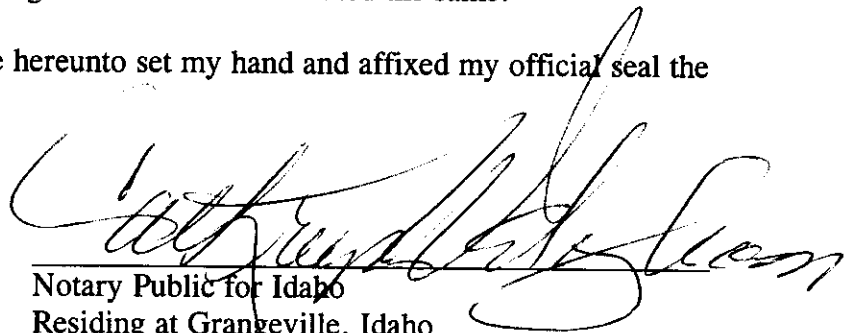
  
BRIT D. GROOM

STATE OF IDAHO                   )  
  : ss.  
County of Idaho                 )

On this 20<sup>th</sup> day of February, 2001, before me, a Notary Public for Idaho, personally appeared Brit D. Groom, known or identified to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same.

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



  
Notary Public for Idaho  
Residing at Grangeville, Idaho  
My Commission Expires: