

Department of State.

CERTIFICATE OF INCORPORATION

I, ARNOLD WILLIAMS, Secretary of State of the State of Idaho, and legal custodian of the corporation records of the State of Idaho do hereby certify that the original of the articles of incorporation of

CREDIT PROGRAMS AND SERVICES, INC.

was filed in the office of the Secretary of State on the **First** day
March **-sixty-six**
will be A.D. One Thousand Nine Hundred and
////////microfilm
duly recorded on Film No. of Record of Domestic Corporations, of the State of Idaho,
and that the said articles contain the statement of facts required by Section 30-103, Idaho Code.

I FURTHER CERTIFY, That the persons executing the articles and their associates and
successors are hereby constituted a corporation, by the name hereinbefore stated, for
perpetual existence
Pocatello from the date hereof, with its registered office in this State located at
Bannock
in the County of

IN TESTIMONY WHEREOF, I have hereunto
set my hand and affixed the Great Seal of the
State. Done at Boise City, the Capital of Idaho,
this **1st** **March**
66
A.D., 19 .

Secretary of State.

ARTICLES OF INCORPORATION
OF
CREDIT PROGRAMS AND SERVICES, INC.

We, the undersigned, being three or more natural persons of full age, at least two-thirds of whom are citizens of the United States or of its territories or possessions, do hereby voluntarily associate ourselves for the purpose of forming a private corporation under the laws of the State of Idaho.

ARTICLE I

The name of this corporation is:

CREDIT PROGRAMS AND SERVICES, INC.

ARTICLE II

The purposes of the corporation are:

To engage in any Commercial, Industrial, and Agricultural Enterprise calculated or designed to be profitable to this corporation and in conformity with the laws of the State of Idaho;

To generall engage in, do, and perform, any enterprise, act, or vocation that a natural person might or could do or perform;

To engage in the manufacture, sale, purchase, importing, and exporting of merchandise and personal property of all manner and description, to act as agents for the purchase, sale and handling of goods, wares, and merchandise of any and all types and descriptions for the account of the Corporation or as factor, agent, procurer, or otherwise for or on behalf of another;

To buy and sell real property.

ARTICLE III

The duration of the Corporation is perpetual.

ARTICLE IV

The location and post office address of the registered office of the Corporation in the State of Idaho is Pocatello, Bannock County.

ARTICLE V

The total authorized number of par value shares is 20,000. The aggregate par value of the total authorized number of par value shares is \$50,000.00.

ARTICLE VI

The stock of the Corporation is divided into 20,000 shares of Common Stock. Each share of stock issued shall be entitled to one vote in the Corporation.

ARTICLE VII

The name and post office address of each of the incorporators and the number of shares for which each subscribes is as follows:

<u>Name</u>	<u>Address</u>	<u>Number of Shares</u>
Wayne L. Loveless	351 Roosevelt Ave., Pocatello, Idaho	1
Mildred C. Loveless	351 Roosevelt Ave., Pocatello, Idaho	1
M. E. Davis	P.O. Box 4835, Pocatello, Idaho	1

M. E. Davis

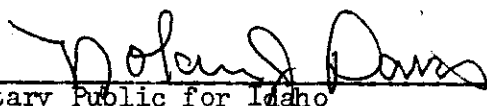
Wayne L. Loveless

Mildred C. Loveless

STATE OF IDAHO)
 : ss.
COUNTY OF BANNOCK)

On this 19th day of October, 1965, before me, the undersigned, a Notary Public in and for said State, personally appeared Wayne L. Loveless, Mildred C. Loveless and M. E. Davis, known to me to be the persons whose names are subscribed to the within instrument, and acknowledged to me that they 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 Pocatello, Idaho
My Commission Expires: