

FILED EFFECTIVE

2004 DEC 27 PM 2:25

STATE OF IDAHO

**ARTICLES OF INCORPORATION
OF
GOLD STAR FINANCIAL CORP.**

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

FIRST: The name of the corporation is: Gold Star Financial Corp.

SECOND: The period of its duration is perpetual.

THIRD: The purpose or purposes for which the corporation is organized are: The transaction of a business and any or all 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 10,000. The shares shall have no par value.

FIFTH: The address of the initial registered office of the corporation is 1910 Northwest Blvd., Suite 200, Coeur d' Alene, Idaho 83814, and the name and address of its initial registered agent is: Chad M. Rings, 1910 Northwest Blvd., Suite 200, Coeur d' Alene, Idaho 83814.

SIXTH: The number of directors shall be set by the Bylaws but the initial Board of Directors of the corporation shall be two (2), and the name and address of the persons who are to serve as Directors until the first annual meeting of shareholders or until their successors are elected and qualified are:

C 157925

NAME

ADDRESS

Chad M. Rings

1910 Northwest Blvd., Suite 200
Coeur d'Alene, Idaho 83814

Stacey R. Rings

1910 Northwest Blvd., Suite 200
Coeur d'Alene, Idaho 83814

SEVENTH: The name and address of the incorporator is:

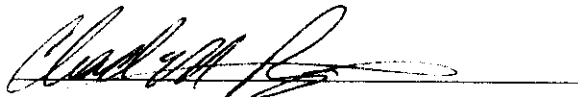
NAME

ADDRESS

Chad M. Rings

1910 Northwest Blvd., Suite 200
Coeur d'Alene, Idaho 83814

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 22nd day of
December, 2004.

A handwritten signature in cursive script, appearing to read "Chad M. Rings", is written over a horizontal line.

Chad M. Rings, Incorporator