

State of Idaho

Department of State

CERTIFICATE OF INCORPORATION OF

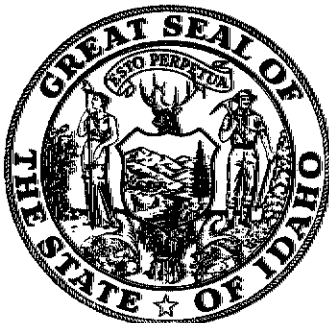
LDC INSURANCE SERVICES, INC.

File number C 114388

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 1, 1996



Pete T. Cenarrusa
SECRETARY OF STATE

By *Cara Seibel*

ARTICLES OF INCORPORATION

OF

LDC Insurance Services, Inc.

Know all men by these presents that we, the undersigned, being natural persons of full age and citizens of the United States, in order to form a corporation for the purposes hereinafter stated, under and pursuant to the provisions of the general corporation supplemental thereto, do hereby certify as follows:

FIRST NAME:

The name of the corporation is LDC Insurance Services, Inc.

SECOND - DURATION:

The corporation is to have perpetual existence.

THIRD - PURPOSE:

The corporation is organized for the transaction of any or all lawful business for which corporations may be incorporated under the Idaho Business Corporation Act (Section 30-1-23).

The authorized amount of capital stock for this corporation shall be and is 1,000 shares of stock with no par value. Issued stock shall be nonassessable. There shall be only one class of shares.

FOURTH - PREEMPTIVE AND PREFERENTIAL RIGHTS:

Stockholders of the corporation shall have preemptive and referential rights of subscription to any share of stock of the corporation, whether now or hereafter authorized, or to any obligations convertible into stock of

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SECRETARY OF STATE
STATE OF IDAHO

IDAHO SECRETARY OF STATE
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the corporation, or to obligations of the corporation convertible into stock. Any stock or obligations issued by the corporation shall first be offered to the stockholders of the corporation.

FIFTH - INITIAL REGISTERED OFFICE AND AGENT:

The location and street address of the initial registered office of the corporation is 22565 Duff Lane, Middleton, Idaho 83644. The initial registered agent for the corporation is Lawrence D. Crandall.

SIXTH - DIRECTORS:

The number of Directors of the corporation shall be specified in the by-laws, and such number may from time to time be increased or decreased in such manner as may be prescribed in the by-laws, provided the number of Directors of the corporation shall not be fewer than the number required by law. In case of any increase in the number of Directors, the additional Directors may be elected by the Directors then in office, and the Directors so elected shall hold office until the next annual meeting of the stockholders and until their successors are elected and qualified. The initial number of Directors shall be two (2), who shall serve until the first annual meeting of shareholders or until the organizational meeting, whichever shall first occur, and who shall be:

Name	Address
Lawrence D. Crandall	22565 Duff Lane Middleton, ID 83644
Cindy Crandall	22565 Duff Lane Middleton, ID 83644

SEVENTH - INCORPORATORS:

The names and addresses of the incorporators are as follows:

Name	Address
Lawrence D. Crandall	22565 Duff Lane Middleton, ID 83644
Cindy Crandall	22565 Duff Lane Middleton, ID 83644

EIGHTH - OTHER PROVISIONS:

8.1 Transactions Between Corporations, Officers, and Directors.

Without in anyway limiting the provisions of Idaho law, no contract or other transaction between the corporation and no act of the corporation shall in anyway be affected or invalidated by the fact that any of the Directors of the corporation are pecuniarily or otherwise interested in or are directors or officers of such other corporation; any Director individually, or any firm of which any Director may be a member, may be a party to or may be pecuniarily or otherwise interested in any contact of transaction of the corporation, provided that the fact that he or such firm is so interested shall be disclosed or shall have been known to the Board of Directors; and, any Director of the corporation who is also a director or officer of such other corporation, or who is so interested, may be counted in determining the existence of a quorum at any meeting of the Board of Directors of the corporation which shall authorize any such contract or such transaction with like force and effect as if he were not such director or officer of such other corporation or not so interested.

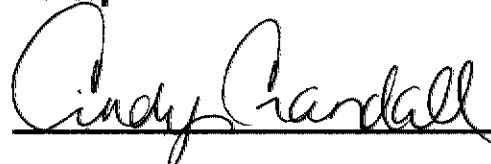
8.2 Shareholder Liability.

Without in any way limiting the provisions of Idaho law, the private property of the stockholders of the corporation shall not be subject to the payment of corporate debts to any extent whatever, and the shares of the corporation shall not be subject to the payment of corporate debts to any extent whatever, and the shares of the corporation shall not be subject to assessment for the purposes of paying expenses, conducting business, or paying debts of the corporation.

In witness whereof, we, the undersigned Incorporators, have hereunto set our hands and seals effective as of the 25 of March 1996.

A handwritten signature in cursive script, appearing to read "James A. Bell", written over a horizontal line.

Incorporator

A handwritten signature in cursive script, appearing to read "Cindy Randall", written over a horizontal line.

Incorporator