



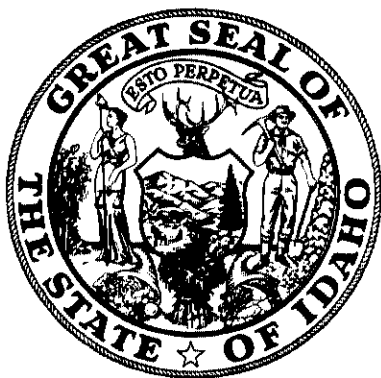
CERTIFICATE OF INCORPORATION  
OF

YENOR INSURANCE, 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: January 3, 1983



*Pete T. Cenarrusa*  
\_\_\_\_\_  
SECRETARY OF STATE

by: \_\_\_\_\_

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ARTICLES OF INCORPORATION  
OF  
YENOR INSURANCE, INC.

The undersigned incorporators, desiring to form a corporation pursuant to the provisions of the Idaho Business Corporation Act, adopt the following Articles of Incorporation:

ARTICLE ONE

NAME. The name of the corporation is YENOR INSURANCE, INC.

ARTICLE TWO

PURPOSES. The purposes of the corporation are to engage or act as agent or broker for insurance companies in soliciting and receiving applications for fire, casualty, automobile, truck, and other motor vehicle, boiler, elevator, accident, health, burglary, rent, marine, credit, and life insurance, and all other kinds of insurance, collecting premiums, and doing such other business as may be delegated to agents or brokers by such companies and to conduct a general insurance agency and insurance brokerage business; and to conduct such other business as is usual, proper and necessary in such business enterprise. The corporation may further engage in any or lawful business for which corporations may be organized under the Idaho Business Corporation Act.

### ARTICLE THREE

DURATION. The period of duration of this corporation is perpetual.

### ARTICLE FOUR

REGISTERED OFFICE AND REGISTERED AGENT. The address of the corporation's initial registered office in the State of Idaho is 820 Main Avenue, City of St. Maries, County of Benewah, State of Idaho, 83861. The name of the corporation's initial registered agent at such address is Shirley A. Christensen.

### ARTICLE FIVE

STOCK. The total authorized number of shares of stock of the corporation is two thousand (2,000). All of such shares of the corporation are without par value.

### ARTICLE SIX

TRANSFER OF STOCK. In case a stockholder desires to sell his shares of stock, he must first offer them for sale to the remaining stockholders, it being the intention to give them a preference in this purchase of such shares, and any attempted sale in violation of this provision is null and void.

A stockholder desiring to sell his or her stock shall file notice in writing of his intention with the secretary of the corporation, stating the terms of sale, and unless his or her terms are accepted by any or all other stockholders within

thirty (30) days thereafter, they shall be deemed to have waived their privilege of purchasing and he or she will be at liberty to sell to anyone else.

#### ARTICLE SEVEN

DIRECTORS. The number of directors constituting the initial Board of Directors is three (3), and the names and addresses of the persons who are to serve as directors until the first annual meeting of the shareholders or until his successor or successors are elected and qualify is:

NAME	ADDRESS
1. Shirley A. Christensen	820 Main Avenue P.O. Box 246 St. Maries, Idaho 83861
2. Philip L. Guilfoy	Box 8248 Moscow, Idaho 83843
3. Gene T. Guilfoy	Box 8248 Moscow, Idaho 83843

#### ARTICLE EIGHT

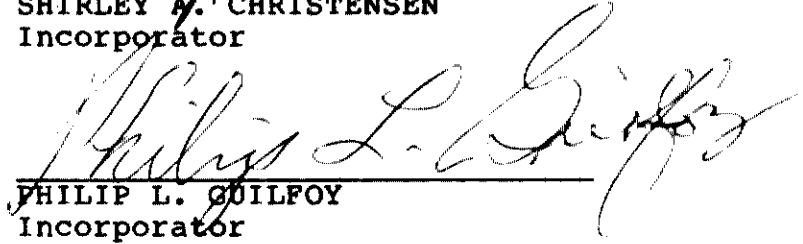
INCORPORATORS. The names and addresses of the incorporators of this corporation are:

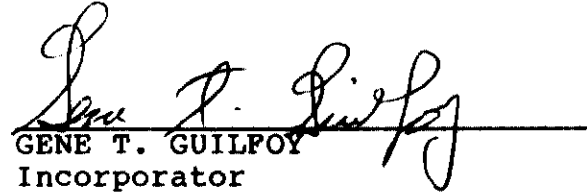
NAME	ADDRESS
1. Shirley A. Christensen	820 Main Avenue P.O. Box 246 St. Maries, Idaho 83861
2. Philip L. Guilfoy	Box 8248 Moscow, Idaho 83843
3. Gene T. Guilfoy	Box 8248 Moscow, Idaho 83843

Executed in duplicate this 29<sup>th</sup> day of December,

1988.

  
SHIRLEY A. CHRISTENSEN  
Incorporator

  
PHILIP L. GUILFOY  
Incorporator

  
GENE T. GUILFOY  
Incorporator