



Department of State.

**CERTIFICATE OF AUTHORITY
OF**

JDF FINANCIAL

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of JDF FINANCIAL for a Certificate of Authority to transact business in this State, duly signed and verified 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 Authority to JDF IDAHO, INC. to transact business in this State under the name JDF IDAHO, INC. and attach hereto a duplicate original of the Application for such Certificate.

Dated February 19, 19 80



Pete T. Cenarrusa
SECRETARY OF STATE

Corporation Clerk

APPLICATION FOR CERTIFICATE OF AUTHORITY

To the Secretary of State of Idaho.

Pursuant to Section 30-1-110, Idaho Code, the undersigned Corporation hereby applies for a Certificate of Authority to transact business in your State, and for that purpose submits the following statement:

1. The name of the corporation is JDF FINANCIAL

2. *The name which it shall use in Idaho is JDF FINANCIAL JDF IDAHO, INC.

3. It is incorporated under the laws of Nevada

4. The date of its incorporation is February 22, 1978 and the period of its duration is perpetual

5. The address of its principal office in the state or country under the laws of which it is incorporated is 1475 Terminal Way, Reno, Nevada 89502.

6. The address of its proposed registered office in Idaho is 300 North 6th Street
Boise, Idaho 83701, and the name of its proposed

registered agent in Idaho at that address is C T CORPORATION SYSTEM

7. The purpose or purposes which it proposes to pursue in the transaction of business in Idaho are:
To engage in any lawful act or activity for which a corporation may be organized under the General Corporation Law of Idaho other than the banking business, the trust company business or the practice of a profession permitted to be incorporated by the Idaho Corporations Code.

8. The names and respective addresses of its directors and officers are:

Name	Office	Address
<u>Jack D. Franks</u>	<u>President</u>	<u>735 Granvia Valmonte</u> <u>Palm Springs, CA 92262</u>
<u>James L. McArthur</u>	<u>Secretary</u>	<u>(SAME ADDRESS FOR ALL)</u>
<u>Donald O. Chamberlain</u>	<u>Treasurer/Chief</u> <u>Financial Officer</u>	

9. The aggregate number of shares which it has authority to issue, itemized by classes, par value of shares, and shares without par value, is:

Number of Shares	Class	Par Value Per Share or Statement That Shares Are Without Par Value
<u>1,000</u>	<u>Common</u>	<u>No par value</u>

(continued on reverse)

10. The aggregate number of its issued shares, itemized by classes, par value of shares, and shares without par value, is:

Number of Shares	Class	Par Value Per Share or Statement That Shares Are Without Par Value
<u>1,000</u>	<u>Common</u>	<u>No par value</u>

11. The corporation accepts and shall comply with the provisions of the Constitution and the laws of the State of Idaho.

12. This Application is accompanied by a copy of its articles of incorporation and amendments thereto, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated December 20, 19 79

JDF FINANCIAL

By

Jack B. Franks

Its President

and

James L. McArthur

Its Secretary

STATE OF CALIFORNIA)

COUNTY OF RIVERSIDE)

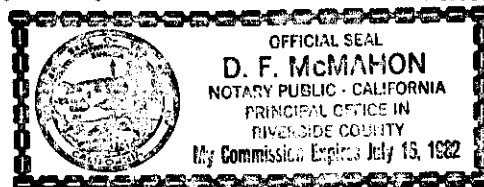
ss:

I, D. F. McMahon, a notary public, do hereby certify that on this Twentieth day of December, 19 79, personally appeared before me Jack D. Franks, who being by me first duly sworn, declared that he is the President of JDF FINANCIAL

that he signed the foregoing document as President of the corporation and that the statements therein contained are true.

D. F. McMahon
Notary Public

*Pursuant to section 30-1-108(b)(1), Idaho Code, if the corporation assumes a name other than its true name, this application must be accompanied by a resolution of the Board of Directors to that effect.



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SECRETARY OF
STATE

1. *Chlorophyll a* (Chl *a*)

Age Group	Total (%)	Female (%)	Male (%)	Unknown (%)
18-24	100	85	15	0
25-34	100	75	25	0
35-44	100	85	15	0
45-54	100	75	25	0
55-64	100	85	15	0
65+	100	75	25	0

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For

CONSENT TO USE OF NAME

JDF FINANCIAL CORPORATION, a corporation
organized under the laws of the State of California, hereby consents to
the ~~organization~~ qualification of JDF FINANCIAL, a Nevada corporation,
in the State of Idaho.

IN WITNESS WHEREOF, the said JDF FINANCIAL CORPORATION
_____ has caused this consent to be executed by its _____ president
and attested under its corporate seal by its _____ secretary, this 29th day of
January 1980.

JDF FINANCIAL CORPORATION
By [Signature]
President

Attest:
[Signature]
Secretary

(SEAL)