

State of Idaho

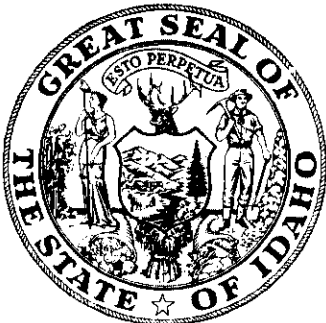
Department of State

CERTIFICATE OF AUTHORITY
OF
GIBRALTAR FINANCIAL GROUP, INC.
File Number C 127492

I PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that an Application for Certificate of Authority, duly executed pursuant to the provisions of the Idaho Business Corporation Act, has been received in this office and is found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Authority to transact business in this State and attach hereto a duplicate of the Application for such Certificate.

Dated: February 9, 1999



Pete T. Cenarrusa
SECRETARY OF STATE

By

Amanta White

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

To the Secretary of State of Idaho

The undersigned Corporation applies for a Certificate of Authority and states as follows:

FILED

1. The name of the corporation is Gibraltar Financial Group, Inc. 99 FEB -9 AM 8:40
SECRETARY OF STATE
STATE OF IDAHO
2. The name which it shall use in Idaho is Gibraltar Financial Group, Inc.
3. It is incorporated under the laws of New York
4. Its date of incorporation is 8/30/96
5. The address of its principal office is 375 Fulton Street, Farmingdale,
N.Y. 11735
6. The address to which correspondence should be addressed, if different than item 5, is _____
7. The street address of its registered office in Idaho is 300 North 6th Street, Boise, Idaho 83701
_____, and its registered agent in Idaho at that address is C T Corporation System

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

Name	Office	Address
<u>Daniel P. Buttafuoco</u>	<u>President/Treas.</u>	<u>10 Country Meadow Ct,</u> <u>Melville, N.Y. 11747</u>
<u>Clifford J. Wagner</u>	<u>Vice President/</u> <u>Secretary</u>	<u>19 Lucile Lane,</u> <u>Dix Hills, N.Y. 11746</u>
_____	_____	_____
_____	_____	_____

Dated: 1/11/99

Gibraltar Financial Group, Inc.

(Corporation name)

By [Signature]

Its Vice Pres.
(specify capacity of signer)

Customer Acct #:

IDAHO SECRETARY OF STATE

(If using pre-paid account)

0230991999 000000
CK: 5741 CT: 11665 DI: 16629

1 @ 100.00 = 100.00 AUTH PRO # 2
1 @ 20.00 = 20.00 CORP SUR # 3

C127492

g:\corpforms\ACA2.pmf Revised 4/97

State of New York } **ss:**
Department of State

I hereby certify, that the certificate of incorporation of GIBALTAR FINANCIAL GROUP, INC. was filed on 08/30/1996, with perpetual duration, and that a diligent examination has been made of the index of corporation papers filed in this Department for a certificate, order, or record of a dissolution, and upon such examination, no such certificate, order or record has been found, and that so far as indicated by the records of this Department, such corporation is a subsisting corporation.

*Witness my hand and the official seal
of the Department of State at the City
of Albany, this 11th day of January
one thousand nine hundred and
ninety-nine.*



Special Deputy Secretary of State

199901120404 53