

State of Idaho

Department of State

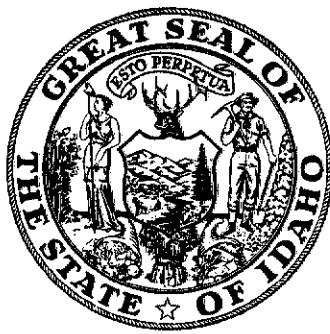
CERTIFICATE OF AMENDMENT OF

USA HOME CENTER, INC.
File Number C 96411

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Amendment to the Articles of Incorporation of USA HOME CENTER, INC. duly executed 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 Amendment to the Articles of Incorporation and attach hereto a duplicate original of the Articles of Amendment.

Dated: July 20, 1995



Pete T. Cenarrusa
SECRETARY OF STATE

By Sally J. Clark

JUL 20 9 27 AM '95
SECRETARY OF STATE
STATE OF IDAHO

AMENDMENT TO ARTICLES OF INCORPORATION
OF
USA HOME CENTER, INC.

KNOW ALL MEN BY THESE PRESENTS:

That pursuant to Idaho Code section 30-1-61 and resolution adopted by the Incorporators and Board of Directors of USA HOME CENTER, INC. on the 18th day of July, 1995, a copy of which is attached hereto, the original Articles of Incorporation for said corporation are amended as of July 18, 1995, as follows: The Third Article is amended to read as follows:

"THIRD: The purposes for which the corporation is organized are the transaction of any or all lawful business for which corporations may be incorporated, and specifically including, but not limited to, the transaction of insurance business pursuant to the requirements of Idaho Code section 41-1036(4)."

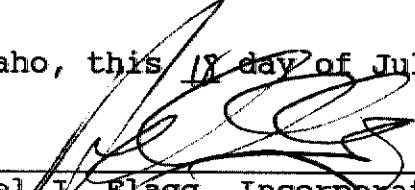
No shares of corporate stock have been issued and this amendment is adopted by action of the Incorporators and Board of Directors.

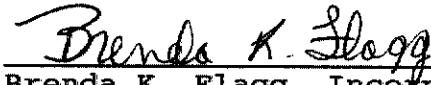
We, the undersigned, for the purpose of amending the Articles of Incorporation to reflect a change in the business purposes for which the corporation is organized, do make, file and record this certificate and do hereby certify that the facts herein stated are true; and we have accordingly set our respective hands and seals.

IDAHO SECRETARY OF STATE
7/20/95 9:00:00 AM
Customer # 4723
JWC960003575 16384

CORPORATION PROFIT AMENDMENT
1 @ 30.00 = 30.00

DATED at Lewiston, Idaho, this 17 day of July, 1995.

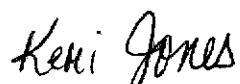

Del J. Flagg, Incorporator/Director
and President


Brenda K. Flagg, Incorporator/Director
and Secretary

VERIFICATION

STATE OF IDAHO)
County of Nez Perce) ss.
)

I, the undersigned a Notary Public, do hereby certify that on the 18 day of July, 1995, personally appeared before me DEL J. FLAGG, who, being by me first duly sworn, declared that he is an Incorporator/Director and the President of USA HOME CENTER, INC., that he signed the foregoing document as President of the corporation, and that the statements therein contained are true.

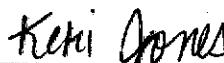


Notary Public in and for the State
of Idaho, residing at Lewiston
therein.

My Commission Expires: 8-17-2000

STATE OF IDAHO)
County of Nez Perce) ss.
)

I, the undersigned a Notary Public, do hereby certify that on the 18 day of July, 1995, personally appeared before me BRENDA J. FLAGG, who, being by me first duly sworn, declared that she is an Incorporator/Director and the Secretary of USA HOME CENTER, INC., that she signed the foregoing document as Secretary of the corporation, and that the statements therein contained are true,



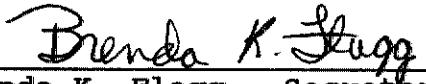
Notary Public in and for the State
of Idaho, residing at Lewiston
therein.

My Commission Expires: 8-17-2000

CORPORATE RESOLUTION

RESOLVED that among the stated purposes for which the corporation is organized be it specifically stated that the corporation is organized for the transaction of any or all lawful business for which corporations may be incorporated, and specifically including, but not limited to, the transaction of insurance business pursuant to the requirements of Idaho Code section 41-1036(4), and that amended Articles of Incorporation be prepared and filed with the Idaho Secretary of State to reflect said change.

I hereby certify that the foregoing is a copy of the resolution adopted by the Board of Directors at a special meeting held on the 18th day of July, 1995.



Brenda K. Flagg - Secretary