

State of Idaho

Department of State

CERTIFICATE OF AUTHORITY OF

CONSUMER INSURANCE ASSOCIATES, INC.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of CONSUMER INSURANCE ASSOCIATES, INC. 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 CONSUMER INSURANCE ASSOCIATES, INC. to transact business in this State under the name CONSUMER INSURANCE ASSOCIATES, INC. and attach hereto a duplicate original of the Application for such Certificate.

Dated: August 17, 1993



Pete T. Cenarrusa
SECRETARY OF STATE

By

[Signature]

APPLICATION FOR CERTIFICATE OF AUTHORITY

RECEIVED
SEC. OF STATE
(Profit Corporation)
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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 Consumer Insurance Associates, Inc.

2. The name which it shall use in Idaho is Consumer Insurance Associates, Inc.

(To be used only when required to avoid a conflict with a name already on file. Must be accompanied by a Board of Directors resolution adopting assumed name in Idaho.)

3. It is incorporated under the laws of South Carolina

4. The date of its incorporation is July 17 1970 and the period of its duration,
if other than perpetual, is _____

5. The address of its principal office in the state or country under the laws of which it is incorporated is

204 LaWand Dr., P.O. Box 21646, Columbia, S.C. 29221-1646

6. The address to which correspondence should be addressed, if different than Item 5, is

Same As Above

7. The street address of its proposed registered office in Idaho is 877 Main Street

Boise, Idaho 83702-5858, and the name of its proposed
registered agent in Idaho at that address is Prentice-Hall Corp., System

8. The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are:

To transact credit insurance through financial institutions

(Continued on reverse)

Submit applications and certificate of status to:

Office of the Secretary of State
Division of Corporations
Statehouse, Room 203
Boise, Idaho 83720

Secretary of State use only

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

Name	Office	Address
O.S. Boan, Jr.	President	7 Catesby Vale, Greenville, SC 29602
Ted Boan	Vice-President	Route 4, Box 763, Manning, SC 29102
Tim Boan	Sec/Treas.	133 Turnberry Lane, Lexington, SC 29072

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

11. This application is accompanied by a Certificate of Corporate Status or Existence, dated within 90 days, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated: July 15, 1993

Consumer Insurance Associates, Inc.

(Corporation name)

By President

Its President or Vice President (please specify)

and Sec/Treas.

Its Secretary/Assistant Secretary (please specify)

STATE OF South Carolina)

) ss:

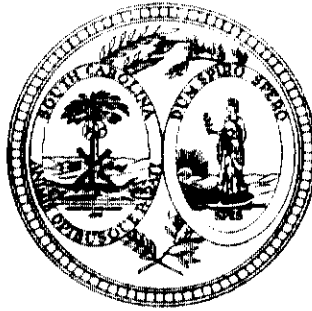
COUNTY OF Richland)

I, Juanita H. Ritchie, a notary public, do hereby certify that on this 15th day of July, 19 93, personally appeared before me Tim Boan, who being by me first duly sworn, declared that (s)he is the Secretary/Treasurer of Consumer Insurance Associates, Inc.

that (s)he signed the foregoing documents as Secretary/Treasurer of the corporation and that the statements therein contained are true.

Juanita H. Ritchie
Notary Public
Comm. Exp. 12-31-94

The State of South Carolina



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SEC. OF STATE
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Office of Secretary of State Jim Miles

Certificate of Existence

I, Jim Miles, Secretary of State of South Carolina Hereby certify that:

CONSUMER INSURANCE ASSOCIATES, INC.,

a corporation duly organized under the laws of the State of South Carolina on July 17th, 1970, and having a perpetual duration unless otherwise indicated below, has as of the date hereof filed all reports due this office, paid all fees, taxes and penalties owed to the Secretary of State, that the Secretary of State has not mailed notice to the Corporation that it is subject to being dissolved by administrative action pursuant to Section 33-14-210 of the South Carolina Code, and that the corporation has not filed articles of dissolution as of the date hereof.

Given under my Hand and the Great Seal of
the State at Columbia this 28th day of
July, 1993.

A handwritten signature of Jim Miles in cursive script, written over a horizontal line.

Jim Miles, Secretary of State

tion has filed the annual report with the Tax Commission. If it is important to know whether the Corporation has paid all taxes due to the State of South Carolina, and has filed the annual reports, a certificate of compliance must be obtained from the Tax Commission.