

ARTICLES OF INCORPORATION
OF
J.R. TAYLOR INC.

FILED

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STATE OF IDAHO
SHERIFF'S OFFICE

The undersigned, acting as incorporator of a corporation under the laws of the State of Idaho, adopts the following Articles of Incorporation for such corporation.

FIRST: The name of the corporation is **J.R. TAYLOR INC.**

SECOND: The period of its duration is perpetual.

THIRD: The purpose or purposes for which the corporation is organized is to **SELL INSURANCE** and any and all other lawful business for which corporations may be incorporated under the laws of the State of Idaho.

FORTH: The aggregate number of shares which the Corporation shall have authority to issue is 100 shares no par value.

FIFTH: Provisions denying preemptive rights are: **None.**

SIXTH: Provisions for the regulation of the internal affairs of the corporation are : **None.**

SEVENTH: The address of the initial registered office of the corporation and of the initial registered agent, John R. Taylor, is 324 Caldwell Blvd. Suite "A", Nampa, Idaho 83651.

EIGHTH: The number of directors constitution the initial board of directors

of the corporation is three. The names and addresses of the persons who are to

IDAHO SECRETARY OF STATE

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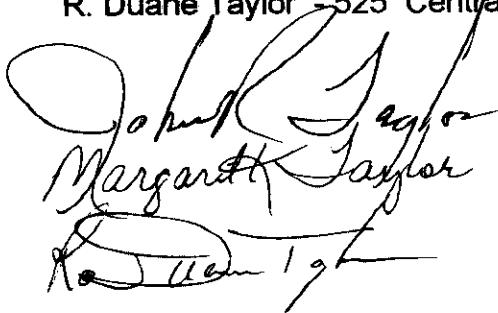
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serve as directors are:

John R. Taylor - 2721 Ustick Ave. Caldwell, Idaho 83605

Margaret K. Taylor - 2721 Ustick Ave. Caldwell, Idaho 83605

R. Duane Taylor - 525 Central State Nampa, Idaho 83651

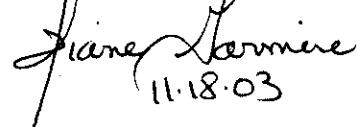


The UNDERSIGNED, being the original incorporator and subscribers to the capital stock hereinbefore named for the purpose of forming a corporation to do business both within and without the State of Idaho and in pursuance of the laws of the State of Idaho, and make and file these Articles of Incorporation, hereby declaring and certifying that the facts herein stated are true, and accordingly have hereunto set their hands and seals the 15th day of April, 1999.

STATE OF Idaho)

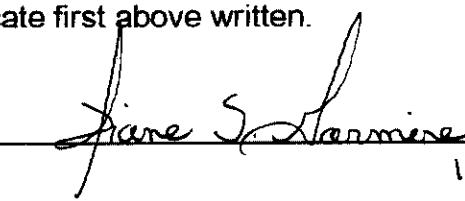
County of Canyon)

On this 16th day of April, 1999 before me, the undersigned, a Notary Public in and for said State personally appeared above signed, known to me to be the person whose name is subscribed to the within instrument, and acknowledged to me that he executed the same.



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In Witness Whereof, I have hereunto set my hand and affixed my official seal as of the day and year in this certificate first above written.



11-18-03

Notary Public for Idaho

Residing at Canyon