

State of Idaho

Office of the Secretary of State

**CERTIFICATE OF AUTHORITY
OF
NCMIC FINANCE CORPORATION**

File Number C 138430

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: April 2, 2001



Pete T. Cenarrusa
SECRETARY OF STATE

By *Sally Lloyd*



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:

1. The name of the corporation is NCMIC Finance Corporation
2. The name which it shall use in Idaho is NFC Finance Corporation
3. It is incorporated under the laws of Iowa
4. Its date of incorporation is 9/9/1993
5. The address of its principal office is 1452 29th Street
West Des Moines, IA 50266-1307
6. The address to which correspondence should be addressed if different from item 5, is (same)
7. The street address of its registered office in Idaho is 1423 Tyrell Lane - Boise, ID 83706
_____, and its registered agent in Idaho at that address is National Registered
Agents, Inc.
8. The names and respective business addresses of its directors and officers are:

Name	Office	Address
<u>Patrick E. McNerney</u>	<u>President</u>	<u>same as above</u>
<u>Amy R. Albaugh</u>	<u>Secretary</u>	<u>1452 29TH ST</u>
<u>Roger L. Schlueter</u>	<u>Treasurer</u>	<u>West Des Moines Ia 50266 1307</u>
<u>Louis Sportelli, DC</u>	<u>Director</u>	<u>_____</u>
<u>Phil L. Aiken, DC</u>	<u>Director</u>	<u>_____</u>
<u>Jerilynn S. Kaibel, DC</u>	<u>Director</u>	<u>_____</u>
<u>David C. Beck</u>	<u>Director</u>	<u>_____</u>

Dated: 3-26-2001

NCMIC Finance Corporation

(Corporation name)

By Amy R. Albaugh

Its Secretary

(specify capacity of signer)

Customer Acct # :

(if using pre-paid account)

IDAHO SECRETARY OF STATE
Secretary of State use only

04/02/2001 09:00
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STATE OF IDAHO

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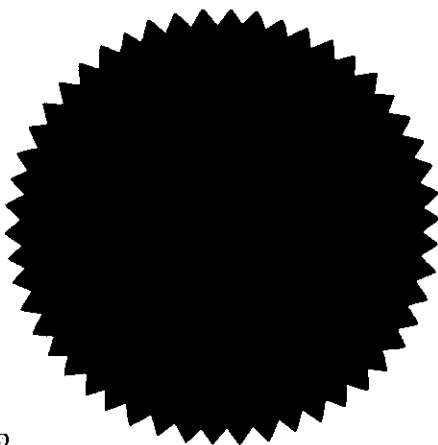
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NCMIC FINANCE CORPORATION
ATTN HEATHER
1452 29TH ST., STE. 102
WEST DES MOINES, IA 50266-1367

01 FEB -2 AM 10:13
STATE OF IDAHO

CERTIFICATE OF EXISTENCE

Name: NCMIC FINANCE CORPORATION
Begin date: 19930909
Expiration: PERPETUAL

I, CHESTER J. CULVER, secretary of state of the state of Iowa, custodian of the records of incorporations, certify that the corporation is in existence and was duly incorporated under the laws of Iowa on the date printed above, that all fees required by the Iowa Business Corporation Act have been paid by the corporation, that the most recent biennial corporate report has been filed by the secretary of state, and that articles of dissolution have not been filed.



Chester J. Culver

CHESTER J. CULVER SECRETARY OF STATE



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