

95644-5511



Department of State.

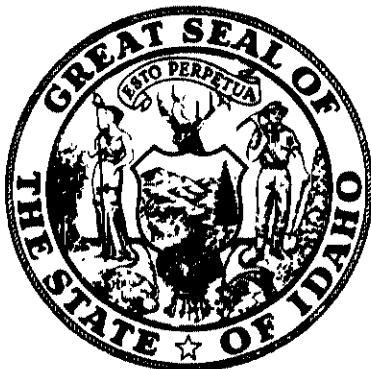
**CERTIFICATE OF AUTHORITY
OF**

BLACK, WHITE & ASSOCIATES INSURANCE BROKERS

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

Dated June 24, 1991



Pete T. Cenarrusa

SECRETARY OF STATE

Elizabeth M. Katala

Corporation Clerk

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

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 Black, White & Associates Insurance Brokers

2. The name which it shall use in Idaho is Black, White & Associates Insurance Brokers

(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 California

4. The date of its incorporation is July 16, 1979 and the period of its duration is perpetual

5. The address of its principal office in the state or country under the laws of which it is incorporated is 1999 Harrison Street, Suite 1230, Oakland, CA 94612

6. The address to which correspondence should be addressed, if different from that in item 5.

P. O. Box 30968, Oakland, CA 94604

7. The street address of its proposed registered office in Idaho is 2229 State Street, Boise, ID 83702

_____, and the name of its proposed registered agent in Idaho at that address is James Swann

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

Insurance

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

Name	Office	Address
<u>Euclid G.H. Black</u>	<u>President</u>	<u>148 Ivy Dr., Orinda, CA 94563</u>
<u>Paul L. White</u>	<u>V.P.</u>	<u>6008 Romany Rd., Oakland, CA 94618</u>
<u>Beverley Tracewell</u>	<u>Secretary</u>	<u>3272 Woodview Dr., Lafayette, CA 94549</u>
<u>Stephen P. Cannon</u>	<u>Treasurer</u>	<u>643 Sheree Dr., Martinez, CA 94553</u>
_____	_____	_____
_____	_____	_____

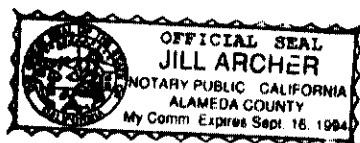
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Name	Office	Address

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, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated: 6-21-91



Black/White & Associates Insurance Brokers, Inc.

(Corporation Name)

By [Signature] Vice-President

Its President/Vice President (please specify)

and [Signature] Secretary

Its Secretary/Assistant Secretary (please specify)

STATE OF California

COUNTY OF Alameda

) ss:

I, Jill Archer, a notary public, do hereby certify that on this 21 day of June, 19 91, personally appeared before me Beverley Tracewell, who being by me first duly sworn, declared that (s)he is the Secretary of Black/White & Associates Insurance Brokers, Inc.

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

[Signature]
Notary Public

State of California

OFFICE OF THE SECRETARY OF STATE

CERTIFICATE OF STATUS DOMESTIC CORPORATION

I, MARCH FONG EU, *Secretary of State of the State of California*, hereby certify:

That on the 16th day of July, 19 79,

BLACK, WHITE & ASSOCIATES INSURANCE BROKERS

became incorporated under the laws of the State of California by filing its Articles of Incorporation in this office; and

That no record exists in this office of a certificate of dissolution of said corporation nor of a court order declaring dissolution thereof, nor of a merger or consolidation which terminated its existence; and

That said corporation's corporate powers, rights and privileges are not suspended on the records of this office; and

That according to the records of this office, the said corporation is authorized to exercise all its corporate powers, rights and privileges and is in good legal standing in the State of California; and

That no information is available in this office on the financial condition, business activity or practices of this corporation.



IN WITNESS WHEREOF, I execute this
certificate and affix the Great Seal
of the State of California this
11th day of June, 1991

March Fong Eu
Secretary of State