

State of Idaho

Department of State

AMENDED CERTIFICATE OF AUTHORITY OF

FIRST AMERICAN NATIONAL SECURITIES, INC.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of FIRST AMERICAN NATIONAL SECURITIES, INC. for an Amended 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 Amended Certificate of Authority to PFS INVESTMENTS INC. to transact business in this State under the name PFS INVESTMENTS INC. and attach hereto a duplicate original of the Application for such Amended Certificate.

Dated: July 2, 1992



Pete T. Cenarrusa
SECRETARY OF STATE
By *Shayl Durus*

APPLICATION FOR AMENDED CERTIFICATE OF AUTHORITY

To the Secretary of State of the State of Idaho:

Pursuant to Section 30-1-118, Idaho Code, the undersigned corporation hereby applies for an amended certificate of authority to transact business in the State of Idaho and for that purpose submits the following statement.

SECRETARY OF STATE

1. A Certificate of Authority was issued to the corporation by your office on August 6

1981, authorizing it to transact business in the State of Idaho under the name of FIRST AMERICAN NATIONAL SECURITIES, INC.

2. Its corporate name has been changed to PFS INVESTMENTS INC.

(Note: If the corporation name has not been changed, insert "No change.")

3. The name which it shall use hereafter in the State of Idaho is PFS INVESTMENTS INC.

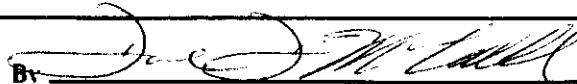
Note: If the corporate name has been changed and the new name of the corporation does not contain the word "corporation," "company," "incorporated," or "limited," or any abbreviation of one of such words, insert the name of the corporation with the word or abbreviation which it elects to add thereto for use in Idaho. If a professional service corporation, add the appropriate word in place of those listed above.)

4. It desires to pursue in the transaction of business in the State of Idaho purposes other than or in addition to those set forth in its prior application for certificate of authority, as follows:

No change

(Note: If no additional purposes are proposed, insert "No change.")

Dated June 11, 1992.

By 
Daniel D. McConnell
Its Sr. Vice President

And Allen Coleman
Allen Coleman
Its Assistant Secretary

STATE OF GEORGIA)
COUNTY OF GWINNETT)

1. Diane D. Shelander, a notary public, do hereby certify that on this
11th day of June, 1992, personally appeared

(continued on reverse)

before me Daniel D. McConnell , who being by me first duly sworn.

declared that he is the Sr. Vice President of PFS INVESTMENTS INC.

that he signed the foregoing document as Sr. Vice President of the corporation and
that the statements therein contained are true.

Diane D. Shelander
Notary Public

Notary Public, Gwinnett County, Georgia
My Commission Expires Mar. 12, 1993

**Secretary of State
Business Services and Regulation
Suite 315, West Tower
2 Martin Luther King Jr. Dr.
Atlanta, Georgia 30334-1530**

DOCKET NUMBER : 921780175
PRINT DATE : 07/01/92
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SECRETARY OF STATE

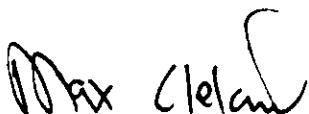
GERALD L. BAXTER
PRIMERICA FINANCIAL SERVICES
3120 BRECKINRIDGE BLVD.
DULUTH, GA 30199-0001

CERTIFICATE OF FACT

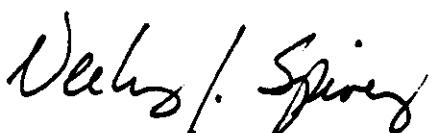
I, **MAX CLELAND**, Secretary of State of the State of Georgia, do hereby certify under the seal of my office that:

"FIRST AMERICAN NATIONAL SECURITIES, INC." filed articles of amendment May 21, 1992, effective July 1, 1992, changing its name to "PFS INVESTMENTS INC.". Said entity is in compliance with the applicable filing and annual registration provisions of Title 14 of the Official Code of Georgia Annotated and has not filed articles of dissolution with the office of the Secretary of State.

This certificate is issued pursuant to Title 14 of the Official Code of Georgia Annotated and is prima-facie evidence of the existence or nonexistence of the facts stated herein.



MAX CLELAND
SECRETARY OF STATE



VERLEY J. SPIVEY
DEPUTY SECRETARY OF STATE



SECURITIES
656-2894

CEMETERIES
656-3079

CORPORATIONS
656-2817

CORPORATIONS HOT-LINE
404-656-2222
Outside Metro-Atlanta