

CERTIFICATE OF WITHDRAWAL OF
FINANCIAL PROGRAMS, INC.
FROM INTRASTATE BUSINESS IN THE STATE OF IDAHO

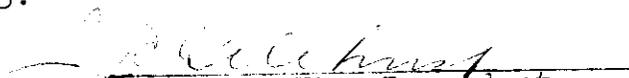
In accordance with the provisions of Chapter 133 of the Session Laws of 1937 of the State of Idaho, and by authority of FINANCIAL PROGRAMS, INC., a corporation organized and existing under the laws of Delaware, we, the undersigned J. R. Gilchrist, Vice-President and John C. Mulvihill, Assistant Secretary, respectively, of said corporation, do hereby certify and declare as follows:

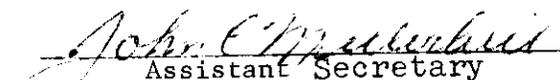
That said corporation hereby surrenders its authority to transact intrastate business in the State of Idaho;

That said corporation hereby consents that process against it in any action upon any liability or obligation incurred within the State of Idaho prior to the filing of this certificate in the office of the Secretary of State of said State may be served upon said Secretary of State;

That the Secretary of State of the State of Idaho may mail a copy of any process against said corporation that may be served upon him to Financial Programs, Inc., 950 Broadway, Denver 3, Colorado.

IN WITNESS WHEREOF, We have subscribed our names and caused the seal of said corporation to be affixed hereto, this 30th day of April, 1963.

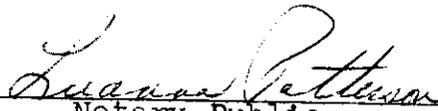

Vice-President


Assistant Secretary

STATE OF COLORADO }
CITY AND } SS:
COUNTY OF DENVER }

On this 30th day of April, in the year 1963, before me Luanna Patterson, a Notary Public, personally appeared J. R. Gilchrist and John C. Mulvihill known to me to be the persons whose names are subscribed to the within instrument, and acknowledged that they executed the same as Vice-President and Assistant Secretary, respectively of the corporation named therein.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, the day and year in this certificate first above written.



Notary Public

My commission expires December 16, 1964.