

State of Idaho

Office of the Secretary of State

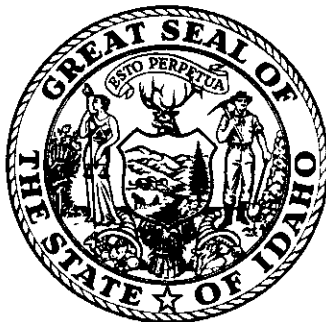
**CERTIFICATE OF AUTHORITY
OF
UNDERSTANDING SENIORS FINANCIAL, INCORPORATED**

File Number C 160016

I, BEN YSURSA, 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: 21 April 2005



Ben Yursa

SECRETARY OF STATE

By *[Signature]*



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

2005 APR 21 AM 9:42

The undersigned Corporation applies for a Certificate of Authority and states as follows: STATE OF IDAHO

1. The name of the corporation is:

Understanding Seniors Financial, Incorporated

2. The name which it shall use in Idaho is:

Pacific Crest Planning, Inc. (DBA)

3. It is incorporated under the laws of:

Washington

4. Its date of incorporation is:

April 29, 2002

5. The address of its principal office is:

415 N Morain Suite A Kennewick WA 99336

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

555 E Knoll Dr Eagle ID 83616

7. The street address of its registered office in Idaho is: 555 E Knoll Dr Eagle ID 83616

and its registered agent in Idaho at that address is: Melanie Webb

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

Name	Office	Address
<u>Shawn Webb</u>	<u>Eagle</u>	<u>555 E Knoll Dr Eagle 83616</u>
<u>Todd Halterman</u>	<u>Kennewick</u>	<u>415 N. Morain Ste A 99336</u> <u>Kennewick, WA</u>

Dated: 4/19/05

Signature: Shawn G. Webb

Typed Name: Shawn G. Webb

Capacity: President / Owner

Customer Acct #:

(If using pre-paid account)

Secretary of State use only

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form\appforauthority_profit.pdf
Revised 07/2002

IDAHO SECRETARY OF STATE
04/21/2005 05:00
CK: 2509 CT: 100030 BH: 805863
1 @ 100.00 = 100.00 AUTH PRO # 2
1 @ 20.00 = 20.00 CORP SUR # 3
1 @ 20.00 = 20.00 EXPEDITE C # 4

UNITED STATES OF AMERICA

The State of



Washington

Secretary of State

I, SAM REED, Secretary of State of the State of Washington and custodian of its seal, hereby issue this

**CERTIFICATE OF EXISTENCE/AUTHORIZATION
OF
UNDERSTANDING SENIORS FINANCIAL, INCORPORATED**

I FURTHER CERTIFY that the records on file in this office show that the above named Profit Corporation was formed under the laws of the State of WA and was issued a Certificate Of Incorporation in Washington on 4/29/2002.

I FURTHER CERTIFY that as of the date of this certificate, UNDERSTANDING SENIORS FINANCIAL, INCORPORATED remains active and has complied with the filing requirements of this office.

Date: April 14, 2005

UBI: 602-201-608



Given under my hand and the Seal of the State of Washington at Olympia, the State Capital

Sam Reed, Secretary of State