

State of Idaho

Department of State.

CERTIFICATE OF INCORPORATION OF

NORTHWEST SECURITIES & INSURANCE, INC.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Incorporation for the incorporation of _____

NORTHWEST SECURITIES & INSURANCE, INC.

duly signed 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 Incorporation and attach hereto a duplicate original of the Articles of Incorporation.

Dated: July 19, 1984



Pete T. Cenarrusa

SECRETARY OF STATE

by: _____

ARTICLES OF INCORPORATION

OF

NORTHWEST SECURITIES & INSURANCE, INC.

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SECRETARY OF STATE

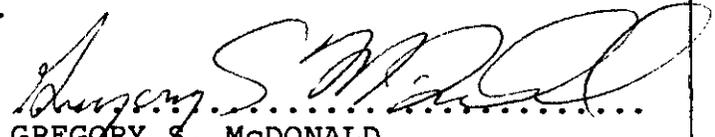
1. The name of the corporation is NORTHWEST SECURITIES & INSURANCE, INC.
2. Its duration is perpetual.
3. Its purpose is to market investment securities and insurance and to conduct all other business not forbidden by law.
4. It shall have authority to issue 100,000 shares, all of one class, without par value.
5. The address of its initial registered office is 303 Shoshone Street North, Twin Falls, Idaho 83301. The name of its initial registered agent at such address is Gregory S. McDonald.
6. The number of directors constituting its initial board of directors is three, whose names and addresses are:

<u>Name</u>	<u>Address</u>
STEVEN K. BERG	217 Lincoln Street Twin Falls, ID 83301
ALEX SINCLAIR	Route #3 Twin Falls, ID 83301
GREGORY S. McDONALD	Rural Route Eden, ID 83325

7. The name and address of each incorporator is:

<u>Name</u>	<u>Address</u>
GREGORY S. McDONALD	Rural Route Eden, ID 83325

DATED July 18, 1984.


 GREGORY S. McDONALD
 Incorporator

SMITH, BEEKS & GOSS
 ATTORNEYS AT LAW
 P.O. BOX 508
 TWIN FALLS, IDAHO 83303-0508