

State of Idaho

Department of State

CERTIFICATE OF INCORPORATION OF

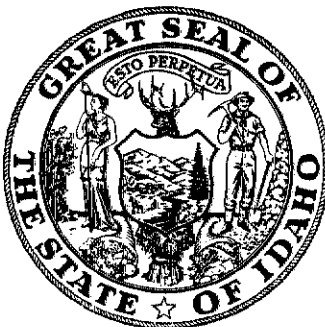
RMMS, INC.

File number C 112905

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 the above named corporation, 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: December 8, 1995



Pete T. Cenarrusa
SECRETARY OF STATE

By *Cara Seiko*

Dec 8 3 29 PM '95

SECRETARY OF STATE
STATE OF IDAHO

ARTICLES OF INCORPORATION

FOR

RMMS, INC.

The undersigned, acting as incorporators under the corporation under the Idaho Business Corporation Act, adopt the following Articles of Incorporation for such corporation:

FIRST: The name of the corporation is RMMS, INC.

SECOND: The period of its duration is perpetual.

THIRD: The corporation is organized for the purpose of transacting any and all lawful business for which corporations may be incorporated under the Idaho Business Corporation Act including, but not by way of limitation, the purpose of insurance sales and other related insurance activities.

FOURTH: The aggregate number of shares which the corporation shall have authority to issue is 100 shares with no par value.

FIFTH: The address of the initial registered office of the corporation is 2119 Harrison Blvd., Boise, Idaho 83702, and the name of its initial registered agent at such address is WILLA J. SULLIVAN.

SIXTH: The number of directors constituting the initial Board of Directors of the corporation is one and the name and address of the person who is to serve as Director is **IDAHO SECRETARY OF STATE** first annual meeting of shareholders or until a successor is **DATE 12/08/1995 0900 20376** elected and shall qualify is:

CK #: 6833 CUST# 31710
CORP
1@ 100.00= 100.00

NAME

ADDRESS

Willa J. Sullivan

2119 Harrison Blvd.
Boise, Idaho 83702


SEVENTH: The name and address of each incorporator is the person specified in paragraph Sixth above.

EIGHTH: Amendment of the Bylaws of the corporation by the Board of Directors shall require majority approval of those directors present either in person or by proxy at a meeting of the Board of Directors duly called at which a quorum is present.

NINTH: The Board of Directors may create such committee or committees as it deems to be necessary or advisable with only such power and authority as is specifically defined in the resolution establishing such committee.

TENTH: The Articles of Incorporation shall not be removed, modified or amended except upon approval of a majority of all of the shareholders at a regular or special meeting of the shareholders called for such meeting.

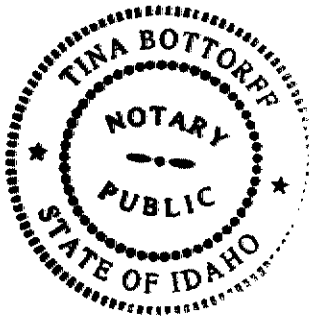
DATED this 7th day of December, 1995.

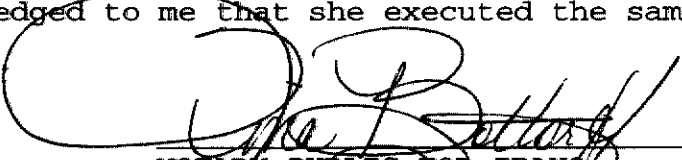


WILLA J. SULLIVAN
Sole Shareholder, Sole Director
and President

STATE OF IDAHO)
) ss.
County of Ada)

On this 7th day of December, 1995, before me, a notary public, personally appeared WILLA J. SULLIVAN, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same.




NOTARY PUBLIC FOR IDAHO
Residing at Bose, Idaho
My commission expires: 8/23/2001