

State of Idaho

Department of State

CERTIFICATE OF AUTHORITY OF

THE HERITAGE ORGANIZATION AGENCY, INC.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of THE HERITAGE ORGANIZATION AGENCY, INC. for a 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 Certificate of Authority to THE HERITAGE ORGANIZATION AGENCY, INC. to transact business in this State under the name THE HERITAGE ORGANIZATION AGENCY, INC. and attach hereto a duplicate original of the Application for such Certificate.

Dated: November 22, 1991



Pete T. Cenarrusa

SECRETARY OF STATE

Jonya Coulson
Corporation Clerk

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

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To the Secretary of State of Idaho

Pursuant to Section 30-1-110, Idaho Code, the undersigned Corporation hereby applies for a Certificate of Authority to transact business in your State, and for that purpose submits the following statement:

1. The name of the corporation is THE HERITAGE ORGANIZATION AGENCY, INC.

2. The name which it shall use in Idaho is same as above

(To be used only when required to avoid a conflict with a name already on file. Must be accompanied by a Board of Directors resolution adopting assumed name in Idaho.)

3. It is incorporated under the laws of Delaware

4. The date of its incorporation is October 27, 1986 and the period of its duration is Perpetual

5. The address of its principal office in the state or country under the laws of which it is incorporated is c/o The Corporation Trust Company, 1209 Orange Street, Wilmington, DE 19801

6. The address to which correspondence should be addressed, if different from that in item 5. 2727 Cedar Springs, Dallas, TX 75201

7. The street address of its proposed registered office in Idaho is 300 North 6th Street, Boise, Idaho 83701, and the name of its proposed registered agent in Idaho at that address is C T Corporation System

8. The purpose or purposes which it proposes to pursue in the transaction of business in Idaho are: Insurance producer and any lawful activity for which corporations may be organized.

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

Name	Office	Address
<u>James Gulbrandsen</u>	<u>Pres./Director</u>	<u>9924 Silvertree Dr., Dallas, TX 75243</u>
<u>Vickie A. Walker</u>	<u>Sec./Tres./Dir.</u>	<u>P.O.Box 168, Pleasant View, TN 37146</u>
<u>Gary M. Kornman</u>	<u>Vice President</u>	<u>3640 Haynie Dr., Dallas, TX 75205</u>
<u>Daniel L. Bracy</u>	<u>Vice President</u>	<u>918 Valencia, Dallas, TX 75223</u>
<u>Donald R. Delf, Jr.</u>	<u>Vice President</u>	<u>17612 Big Bend Dr., Dallas, TX 75252</u>
<u>Juliana H. Brazile</u>	<u>Vice President</u>	<u>72 Webcowet, Arlington, MA 02174</u>

(continued on reverse)

Name

Office

Address

10. The corporation accepts and shall comply with the provisions of the Constitution and the laws of the State of Idaho.

11. This Application is accompanied by a certificate of Corporate Status or Existence, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated: 11-15-91

THE HERITAGE ORGANIZATION AGENCY, INC.
(Corporation Name)

By Daniel L. Bracy
Its President/Vice President (please specify)

and Dickie A Walker Sec-Memo
Its Secretary/Assistant Secretary (please specify)

STATE OF Texas)
COUNTY OF Dallas) ss:

I, Claudia Nelsen, a notary public, do hereby certify that on this 15th day of November, 19 91, personally appeared before me Daniel L. Bracy, who being by me first duly sworn, declared that (s)he is the Vice President of The Heritage Organization Agency, Inc.

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

Claudia Nelsen
Notary Public

State of Delaware

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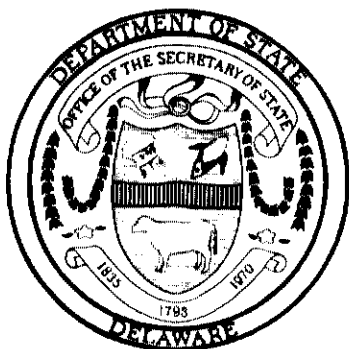
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Office of Secretary of State

I, MICHAEL HARKINS, SECRETARY OF STATE OF THE STATE OF DELAWARE DO HEREBY CERTIFY THE HERITAGE ORGANIZATION AGENCY, INC. IS DULY INCORPORATED UNDER THE LAWS OF THE STATE OF DELAWARE AND IS IN GOOD STANDING AND HAS A LEGAL CORPORATE EXISTENCE SO FAR AS THE RECORDS OF THIS OFFICE SHOW, AS OF THE DATE SHOWN BELOW.

* * * * *



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Michael Harkins
Michael Harkins, Secretary of State

AUTHENTICATION:

DATE:

*3238373

11/18/1991