

State of Idaho

Department of State

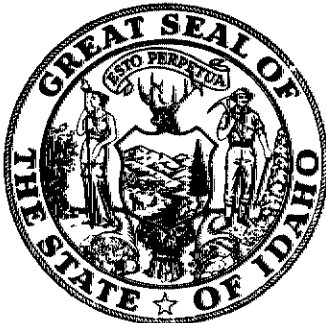
CERTIFICATE OF AMENDMENT OF

COLUMBIA SERVICES OF IDAHO, INC.
File Number C 106429

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Amendment to the Articles of Incorporation of COLUMBIA SERVICES OF IDAHO, INC., changing the corporate name to WASHINGTON MUTUAL INSURANCE SERVICES OF IDAHO, INC., 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 Amendment to the Articles of Incorporation and attach hereto a duplicate original of the Articles of Amendment.

Dated: March 8, 1995



Pete T. Cenarrusa
SECRETARY OF STATE

By

Sally Clark

ARTICLES OF AMENDMENT OF
ARTICLES OF INCORPORATION OF
COLUMBIA SERVICES OF IDAHO, INC.

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SECRETARY OF STATE

Pursuant to the provisions of §30-1-61 of the Idaho Code, Columbia Services of Idaho, Inc., an Idaho corporation, does hereby execute in duplicate the following Articles of Amendment of Articles of Incorporation.

1. The name of the corporation is Columbia Services of Idaho, Inc.
2. The corporation's Articles of Incorporation have been amended as follows:

Article I is amended to read in full as follows:

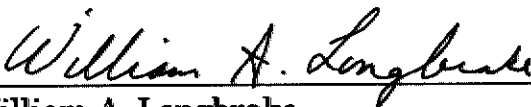
ARTICLE I

The name of the corporation is:

WASHINGTON MUTUAL INSURANCE
SERVICES OF IDAHO, INC.

3. The foregoing amendment to the Articles of Incorporation of the Corporation was approved by the shareholder of the Corporation by unanimous consent in writing on February 15, 1995, by a vote of 10 to 0, which number of shares is the number outstanding and entitled to vote.

Dated this 23rd day of February, 1995.



William A. Longbrake,
Senior Executive Vice President



Marc R. Kittner, Secretary

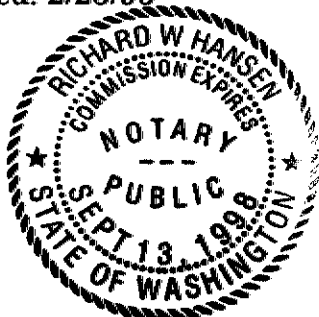
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SECRETARY OF STATE

IDAHO SECRETARY OF STATE
19950224 0900 66898 2
OK # 23133 DIST # 20522
CORP
1@ 30.00= 30.00

STATE OF WASHINGTON)
)
COUNTY OF KING) ss

I certify that I know or have satisfactory evidence that William A. Longbrake is the person who appeared before me, and said person acknowledged that he signed this instrument, on oath stated that he was authorized to execute the instrument and acknowledged it as the Senior Executive Vice President of Columbia Services of Idaho, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 2/23/95



Richard W. Hansen

Richard W. Hansen
Notary Public in and for the state of
Washington, residing at Seattle
My commission expires Sept. 13, 1998

STATE OF WASHINGTON)
)
COUNTY OF KING) ss

I certify that I know or have satisfactory evidence that Marc R. Kittner is the person who appeared before me, and said person acknowledged that he signed this instrument, on oath stated that he was authorized to execute the instrument and acknowledged it as the Secretary of Columbia Services of Idaho, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 2/23/95



Richard W. Hansen

Richard W. Hansen
Notary Public in and for the state of
Washington, residing at Seattle
My commission expires Sept. 13, 1998

MAR 8 4 19 PM '95
SECRETARY OF STATE

February 28, 1995

Secretary of State
Room 203, Statehouse
P.O. Box 83720
Boise, ID 83720

Re: Consent to Utilization of Corporate Name

Dear Sir or Madam:

Washington Mutual Insurance Services, Inc., a Washington corporation qualified to do business in Idaho, hereby consents to the use of its corporate name by Washington Mutual Insurance Services of Idaho, Inc (formerly, Columbia Services of Idaho, Inc.).

This name change was undertaken pursuant to the recent merger of Washington Mutual Insurance Services, Inc. into Columbia Services, Inc., a Washington corporation and parent corporation of the former Columbia Services of Idaho, Inc. Columbia Services of Idaho, Inc. has changed its name in order to conform its operations to that of its parent corporation.

If you have any questions, or if further documentation is needed, please call me at (206) 461-2119.

Sincerely,



Robert O. Schadt
Assistant Vice President