

# State of Idaho

## Department of State

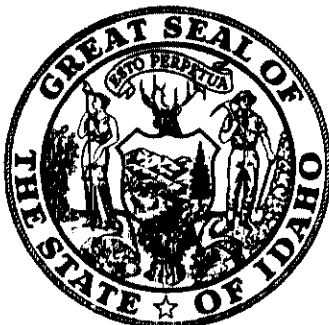
### CERTIFICATE OF AMENDMENT OF

GRANGE FINANCIAL SERVICES, INC.

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 GRANGE FINANCIAL SERVICES, INC., changing the corporate name to UNITED HERITAGE FINANCIAL SERVICES, 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: September 14, 1993



*Pete T. Cenarrusa*  
SECRETARY OF STATE

By *Shirley J. Clark*

**ARTICLES OF AMENDMENT  
TO THE  
ARTICLES OF INCORPORATION  
OF  
GRANGE FINANCIAL SERVICES, INC.**

SEP 14 4 00 PM '93  
SECRETARY OF STATE

Pursuant to the provisions of Section 30-1-61 of the Idaho Business Corporation Act, the undersigned corporation adopts the following Articles of Amendment to its Articles of Incorporation.

**FIRST:** The name of the Corporation is Grange Financial Services, Inc.

**SECOND:** The following amendments to the Articles of Incorporation were adopted by action of the sole shareholder of the corporation on September 10, 1993, in the manner prescribed by the Idaho Business Corporation Act:

A. Article I is hereby amended to read as follows:

I.

The name of this corporation shall be United Heritage Financial Services, Inc.

B. Article V is hereby amended to read as follows:

The aggregate number of shares of stock this Corporation is authorized to issue is 500,000 shares of common stock, par value \$1 per share.

C. Article X is repealed and replaced by the following:

X.

The number of directors of the Corporation shall be at least three, which number may be increased by the Board of Directors or the stockholders from time to time as provided in the Bylaws of the Corporation.

D. Article XIII is repealed and replaced by the following:

**XIII.**

The power to repeal and amend the bylaws of the Corporation is conferred upon the Board of Directors, subject to the vote of the stockholders, as set forth in the bylaws of the Corporation.

E. Article XIV is hereby added to the Articles of Incorporation, reading as follows:

**XIV**

To the fullest extent permitted by law, a director shall not be personally liable to the corporation or its members for breach of duty as a director, except for liability for (a) any breach of the director's duty of loyalty to the corporation or its stockholders; (b) acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of law; (c) liability under section 30-1-48, Idaho Code; and (d) any transaction from which the director derived an improper personal benefit.

**THIRD:** The number of shares of the Corporation outstanding at the time of such adoption was 1 share.

**FOURTH:** The number of shares of the Corporation voted for the above set forth amendments was 1 and the number of shares of the Corporation voted against the above set forth amendments was zero (0). The number of shares of the Corporation not voting was zero (0).

DATED this 14th day of September 1993.

UNITED HERITAGE MUTUAL LIFE  
INSURANCE COMPANY,  
Sole Shareholder

By Darrell H. Schultz  
Darrell H. Schultz  
Its President

By Dennis L. Johnson  
Dennis L. Johnson  
Its Secretary

**VERIFICATION**

STATE OF IDAHO            )  
                                  ) ss.  
County of Canyon        )

Darrell H. Schultz and Dennis L. Johnson, Being first duly sworn, depose and say:

That they are the President and Secretary, respectively, of United Mutual Life Insurance Company, sole shareholder of United Heritage Financial Services, Inc., and that they have read the foregoing instrument, know the contents thereof, and believe the contents thereof to be true and correct to the best of their knowledge.

Darrell H. Schultz

Dennis L. Johnson

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

Cherrill A. Esley  
Notary Public for Idaho  
Residing at Nampa  
Commission expires 12-18-95