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SECRETARY OF STATE  
STATE OF IDAHO  
ARTICLES OF INCORPORATION  
OF  
JAY'S INSURANCE AGENCY, INC.

IDAHO SECRETARY OF STATE

501/1998 09:00  
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The undersigned, JAY HAMMER acting as the incorporator of a corporation under the Idaho Business Corporation Act, adopt the following Articles of Incorporation for such corporation.

FIRST: The name of the corporation is: JAY'S INSURANCE AGENCY, INC.

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

THIRD: The address of the initial registered office of the corporation is 651 North Skyline Drive, Suite 4, Idaho Falls, Bonneville County, Idaho, 83402-2610, and the name of its initial registered agent at such address is JAY HAMMER.

FOURTH: The name and address of the incorporator is JAY HAMMER at 651 North Skyline Drive, Suite 4, Idaho Falls, Bonneville County, Idaho, 83402-2610

FIFTH: The number of directors constituting the initial board of directors of the corporation is two (2), and the initial directors are JAY HAMMER and JANET HAMMER, 651 North Skyline Drive, Suite 4, Idaho Falls, Bonneville County, Idaho, 83402-2610, who shall serve as such directors until the first annual meeting of the shareholders or until their successors and/or any additional directors are elected and qualify.

SIXTH: The purposes for which the corporation is organized are the transaction of any and all lawful business for which corporations may be incorporated under the Idaho Business Corporation Act.

SEVENTH: Provisions for the regulation of the internal affairs of the corporation are as provided in the By-Laws and as said By-Laws may be from time to time amended.

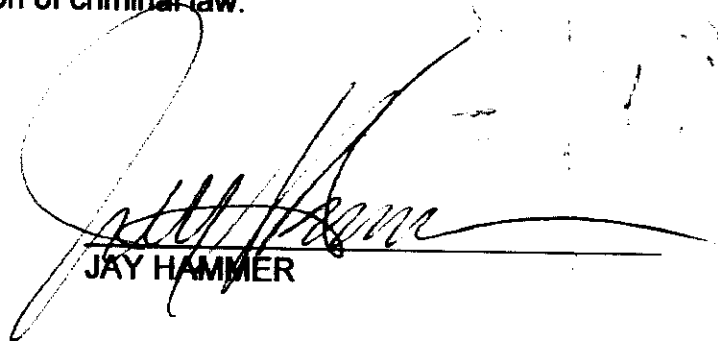
EIGHTH: The directors of this corporation shall have no personal liability whatsoever to the corporation, its stockholders, or to any person or entity claiming through it or them, except liability for:

- a) The amount of financial benefit received by a director to which he or she is not entitled;
- b) An intentional infliction of harm on the corporation or shareholders;
- c) A violation of section 30-1-833, Idaho Code;
- d) An intentional violation of criminal law.

NINTH: The corporation may permit indemnification of a director for liability, as defined in section 30-1-850(5), Idaho Code, to any person for any action taken, or any failure to take any action, as a director, except liability for:

- a) Receipt of a financial benefit to which he or she is not entitled;
- b) An intentional infliction of harm on the corporation or shareholders;
- c) A violation of section 30-1-833, Idaho Code;
- d) An intentional violation of criminal law.

DATED April 28, 1998



JAY HAMMER