

State of Idaho

Department of State

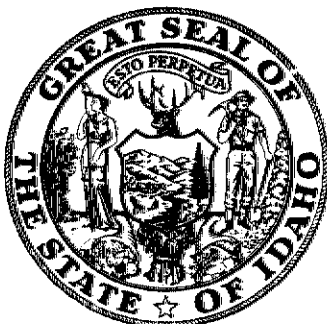
CERTIFICATE OF AUTHORITY OF

WHEAT INSURANCE SERVICES, INC.
File number C 119522

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

Dated: May 16, 1997



Pete T. Cenarrusa
SECRETARY OF STATE

By *Natalie Lamb*

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

To the Secretary of State of Idaho

The undersigned Corporation applies for a Certificate of Authority and states as follows:

1. The name of the corporation is Wheat Insurance Services, Inc. MAY 16 10 58 AM '97
- SECRETARY OF STATE
STATE OF IDAHO
2. The name which it shall use in Idaho is _____
3. It is incorporated under the laws of Virginia
4. Its date of incorporation is 10/29/71 and its duration, if other than perpetual, is _____
5. The address of its principal office in the state or country under the laws of which it is incorporated is
901 East Byrd Street 5th Floor Richmond, Virginia 23219
6. The address to which correspondence should be addressed, if different than item 5, is
P.O. Box 1357 Richmond, Virginia 23218-1357
7. The street address of its registered office in Idaho is 300 North 6th Street, Boise,
Idaho 83701, and its registered agent in Idaho at that address is C T CORPORATION SYSTEM
8. The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are:
Insurance Agency
9. The names and respective addresses of its directors and officers are:

Name	Office	Address
<u>See attached lists.</u>		

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

Dated: May 15, 1997

Wheat Insurance Services, Inc.

(Corporation name)

By Howard Macale

~~By~~ Howard Macale ~~President, Secretary or Assistant Secretary~~
(please specify)

Secretary of State use only

CCAP

IDAHO SECRETARY OF STATE

DATE 05/16/1997

0900 93452 2

CK #: 68677 CUST# 20168

AUTH PRO 1@ 100.00= 100.00

CORP SUR 1@ 20.00= 20.00

EXPEDITE C 1@ 20.00= 20.00

WHEAT INSURANCE SERVICES, INC.

Last Name	First Name, M.I.	Title	Street	City	State	Zip
Bruder	Franklin D.	Ast S	132 Wagon Road	Roslyn Heights	NY	11577
Downing	John R.	VP	25 Muirfield Green Lane	Midlothian	VA	
Everett	Lewis C.	MD*	2354-6B Hickory Creek	Richmond	VA	23294
Gambill	Mark M.	MD*	1215 Rothesay Circle	Richmond	VA	23221
Harris	Jonathan M.	Ast S	337 Oak Lane	Richmond	VA	23226
Helm	Amy E.	AVP	4414 Stonewall Avenue	Richmond	VA	23225
Joseph	Wilhelmina D.	Ast S	382 Central Park W.	New York	NY	10025
Judge	George V. Jr.	Ast S	24 Old Homestead Road	Port Jefferson	NY	11777
Ludeman	Daniel J.	MD*	5105 Stratford Crescent	Richmond	VA	23226
Macrae	Howard T. Jr.	S	2413 Cedar Cone Drive	Richmond	VA	23233
Muller	Carl J.	Ast S	211 Tulip Drive	Masapequa Park	NY	11762
Randa	Richard G.	SVP	2208 Mill Road	Powhatan	VA	23139
Rubin	Jerrold L.	Ast S	8 Walden Avenue	Jericho	NY	11753
Souders	Thomas L.	T	3 Buck Branch Drive	Richmond	VA	23233
Walters	John C.	P	10219 Sioux Road	Richmond	VA	23235
Wilson	Robert P.	Ast T	3758 Churchwood Place	Richmond	VA	23233
Wishnack	Marshall B.	MD*	2625 Monument Avenue	Richmond	VA	23220

Commonwealth of Virginia



State Corporation Commission

I Certify the Following from the Records of the Commission:

WHEAT INSURANCE SERVICES, INC. is a corporation existing under and by virtue of the laws of Virginia, and is in good standing.

The date of incorporation is October 29, 1971.

Nothing more is hereby certified.



Signed and Sealed at Richmond
on this Date: May 15, 1997

William J. Bridge
William J. Bridge, Clerk of the Commission