



**CERTIFICATE OF INCORPORATION
OF**

KOPCZYNSKI, INC.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Incorporation for the incorporation of the above named corporation, duly signed 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 Incorporation and attach hereto a duplicate original of the Articles of Incorporation.

Dated: May 13, 1987



Pete T. Cenarrusa

SECRETARY OF STATE

by: *[Signature]*

ARTICLES OF INCORPORATION

OF

KOPCZYNSKI, INC.

APR 13 1968

KNOW ALL MEN BY THESE PRESENTS, that we, the undersigned, George A. Kopczynski, Jr. and Evelyn M. Kopczynski being natural persons of full age, and citizens of the United States of America, do hereby form a corporation pursuant to the Idaho Business Corporation Act, and we do hereby certify, declare and adopt the following Articles of Incorporation:

I.

The name of the corporation shall be KOPCZYNSKI, INC.

II.

The period of existence and duration of the life of this corporation shall be perpetual.

III.

The location of the registered office of this corporation shall be 712 Smith Street, Cottonwood, Idaho 83522 and the address of the registered office of the corporation shall be P. O. Box 126, Cottonwood, Idaho 83522 and the registered agent at this address is George A. Kopczynski, Jr.

IV.

The nature of the business and the objectives and purposes to be transacted, promoted and carried out are to do any or all things herein mentioned as fully and to the same extent as natural persons might or could do, and in any part of the world, viz:

To carry on and conduct the business of insurance, real estate and securities sales and to transact any or all lawful business for which corporations may be incorporated under the Idaho Business Corporation Act.

V.

The Capital Stock of this corporation shall be \$25,000.00 divided into 2,500 shares of stock at par value of \$10.00 each. No distinction shall exist between shares of this corporation and all such shares shall have the same right in the corporation.

VI.

The name and address of the incorporators and initial directors and the statement of the number of shares subscribed for by them is as follows, to wit:

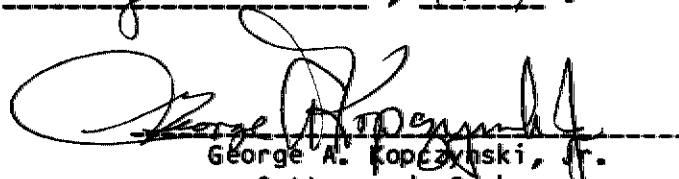
Name	Address	No. of Shares
George A. Kopczynski, Jr.	P. O. Box 126 Cottonwood, Idaho 83522	1,250
Evelyn M. Kopczynski	P. O. Box 126 Cottonwood, Idaho 83522	1,250


VII.

The private property of the stockholders shall not be subject to any payment of corporate debts to any extent whatsoever.

We, the undersigned, being the original subscribers to the capital stock hereinafter named for the purpose of forming a corporation to do business both within and without the State of Idaho, do make and file these Articles of Incorporation, hereby declaring and certifying that the facts stated are true, and we agree to take the number of shares hereinbefore set opposite our names and accordingly have hereunto set our hands and seals this

8th day of May, 1987.


George A. Kopczynski, Jr.
Cottonwood, Idaho
Incorporator & Director


Evelyn M. Kopczynski
Cottonwood, Idaho
Incorporator & Director

STATE OF IDAHO

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COUNTY OF Idaho

On this

8th day of May, 1987, before me, the undersigned, a
Notary Public in and for the said County and State, personally appeared George
A. Kopczynski, Jr. and Evelyn M. Kopczynski known to me to be the persons whose
names are subscribed to the above and foregoing instrument and they acknowledged
to me that they executed the same.

Vincent B. Hattery

Notary Public

Residing at:

Cottonwood, Idaho