

State of Idaho

Office of the Secretary of State

CERTIFICATE OF AUTHORITY

OF

BLACK/WHITE & ASSOCIATES INSURANCE BROKERS, INC.

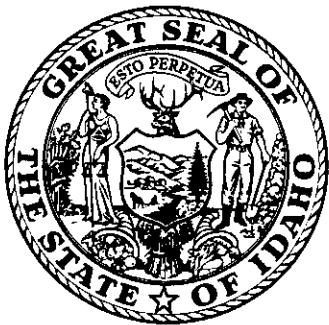
**dba BLACK/WHITE & ASSOCIATES INSURANCE BROKERS OF NEW JERSEY,
INC.**

File Number C 162993

I, BEN YSURSA, Secretary of State of the State of Idaho, hereby certify that an Application for Certificate of Authority, duly executed pursuant to the provisions of the Idaho Business Corporation Act, has been received in this office and is found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Authority to transact business in this State and attach hereto a duplicate of the application for such certificate.

Dated: 19 October 2005



Ben Yerusha

SECRETARY OF STATE

SECRETARY OF STATE
By Lyndon H. Holloway

BLACK/WHITE & ASSOCIATES INSURANCE BROKERS, INC.

135 Kinnelon Road, Suite 102
Kinnelon, NJ 07405

**DIRECTORS and OFFICERS
FEIN – 22-3636807**

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**Teresa A. Black** CFO, VICE PRES, TREAS, DIRECTOR  
931 American Pacific Drive, Suite 104  
Henderson, NV 89014

Ira J. Dauer  
135 Kinnelon Road, Suite 102  
Kinnelon, NJ 07405

EXEC VICE PRES, DIRECTOR

Judy A. Allen-Yoder VICE PRES, DIRECTOR  
931 American Pacific Drive, Suite 104  
Henderson, NV 89014

Gloria J. Nelson  
7211 Joshua Lane, Suite 9  
Yucca Valley, CA 92284

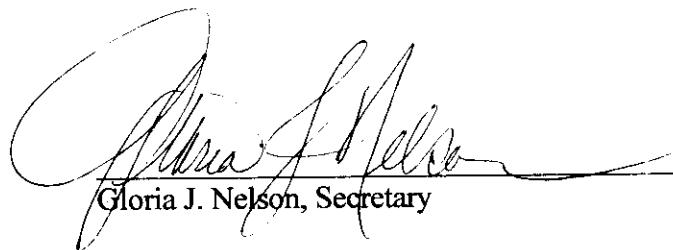
Margarida Rendeiro ASST VICE PRES  
135 Kinnelon Road, Suite 104  
Kinnelon, NJ 07405

Gloria J. Nelson , Secretary of Black/White & Associates Insurance Brokers, Inc. , a corporation duly organized under the laws of the State of New Jersey, does hereby certify that the following is a true and correct copy of a resolution of the Board of Directors of said corporation, adopted at a special meeting held on the day of September 20th , 2005.

"RESOLVED, that, inasmuch as this corporation desires to transact business in the State of Idaho, and inasmuch as the Board of Directors has been advised that the name of this corporation is not available for corporate use in the State of Idaho, this corporation adopt the fictitious name Black/White & Associates Insurance Brokers of New Jersey, for use in transacting business in the State of Idaho pursuant to Section 30-1-1506, Idaho Business Corporation Act, and

"FURTHER RESOLVED, that the officers of the corporation be and hereby are authorized and directed to cause any and all required documents to be prepared, executed, and filed so that this corporation may obtain a Certificate of Authority pursuant to the Idaho Business Corporation Act, and to cause this corporation to use the said fictitious name in the transaction of business in the State of Idaho."

[CORPORATE SEAL]



Gloria J. Nelson, Secretary

STATE OF NEW JERSEY  
DEPARTMENT OF TREASURY  
SHORT FORM STANDING

**BLACK/WHITE & ASSOCIATES INSURANCE BROKERS, INC.**

0100772450

*With the Previous or Alternate Name*

**BLACK/WHITE CONCORD INSURANCE BROKERAGE, INC.**

*(Previous Name)*

*I, the Treasurer of the State of New Jersey, do hereby certify that the above-named New Jersey Domestic Profit Corporation was registered by this office on February 19, 1999.*

*As of the date of this certificate, said business continues as an active business in good standing in the State of New Jersey, and its Annual Reports are current.*

*I further certify that the registered agent and registered office are:*

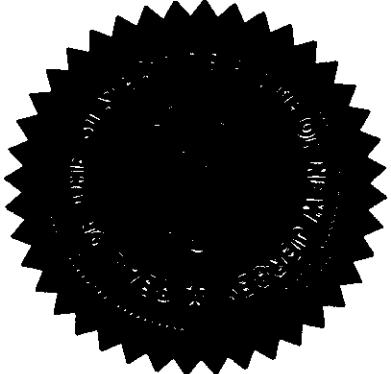
Corporation Service Company  
830 Bear Tavern Rd  
West Trenton, NJ 08628

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STATE OF NEW JERSEY  
DEPARTMENT OF TREASURY  
SHORT FORM STANDING

BLACK/WHITE & ASSOCIATES INSURANCE BROKERS, INC.

IN TESTIMONY WHEREOF, I have  
hereunto set my hand and  
affixed my Official Seal  
at Trenton, this  
24th day of August, 2005



*John E McCormac*

John E McCormac, CPA  
State Treasurer