

FILED EFFECTIVE

2005 SEP -6 AM 10:11

SECRETARY OF STATE
STATE OF IDAHO

**ARTICLES OF INCORPORATION
OF**

KEN FRONK INSURANCE, LIMITED

The undersigned, being a natural person of at least 18 years of age and acting as the incorporator of the Corporation hereby being formed under the laws of Idaho, does hereby certify that:

1. The name of the Corporation is:

KEN FRONK INSURANCE, LIMITED

2. The Corporation is formed for the following purposes:

To market and sell insurance. Additionally, to perform all other activities permitted under the laws of the State of Idaho.

To enter into, perform and carry out contracts and agreements of every kind and nature, with any person, firm, corporation or other entity, and any State, county, municipal or other governmental body, including all boards, bureaus and agencies thereof.

To carry on any other activities necessary to, in connection with or incidental to the foregoing.

The provisions of this Article shall be construed as purposes and objects, and the matters expressed in each provision hereof shall not be limited in any way, except as otherwise expressly provided herein, by reference to or inference from the terms of any other provision hereof, and shall be regarded as independent purposes and objects. The enumeration of specified purposes and objects shall not be construed to exclude, limit or otherwise restrict in any manner any power, right or privilege given to the Corporation herein or by law, or to limit or restrict in any manner the meaning of the provisions hereof, or the general powers of the Corporation, nor shall the expression of one thing be deemed to exclude another, although it be of like nature, not expressed.

3. The street address of the registered office of the Corporation in the State of Idaho is 444 East 5th North, Burley, Idaho 83318, and the name of the Corporation's initial registered agent upon whom process against the Corporation may be served at said registered office is Kenneth E. Fronk.

4. The total number of shares of stock which the Corporation shall have authority to issue is 1,000 shares, no par value, all of which shall be of the same class and all of which are designated as common stock.

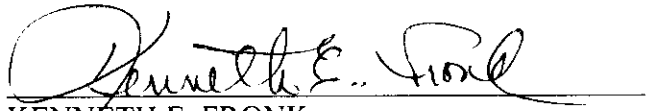
IDAHO SECRETARY OF STATE
09/06/2005 05:00
CK: 2967 CT: 131196 DH: 910036
1 @ 100.00 = 100.00 CORP # 2


162521

5. The number of directors constituting the initial Board of Directors of the Corporation is two. The number of directors of the Corporation may be increased or decreased pursuant to the bylaws of the Corporation, and so long as there are less than three shareholders, the number of directors may be less than three but not less than the number of shareholder. The name and address of each person who is to serve as a director until a successor is elected and qualifies are: Kenneth E. Fronk having an address at 444 East 5th North, Burley, Idaho 83318, and Bonnie A. Fronk having an address at 444 East 5th North, Burley, Idaho 83318.

6. The name of the incorporators are Kenneth E. Fronk and Bonnie A. Fronk, and the mailing address of the incorporators is 444 East 5th North, Burley, Idaho 83318.

Dated: July 19, 2005.

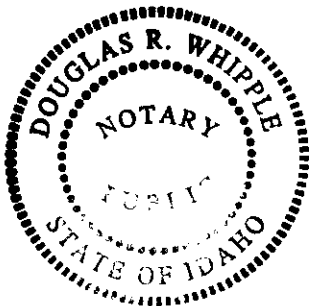

KENNETH E. FRONK
Incorporator

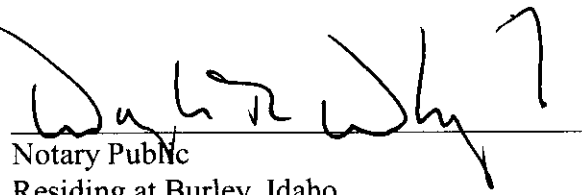

BONNIE A. FRONK
Incorporator

STATE OF IDAHO)
 ss
COUNTY OF CASSIA)

On this 19 day of July, 2005, before me, the undersigned, a Notary Public in and for said State, personally appeared **KENNETH E. FRONK** known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same.

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

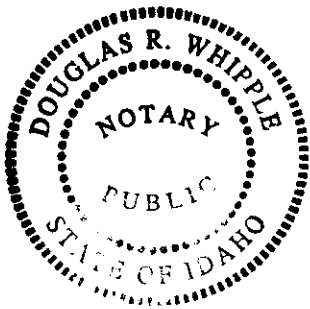


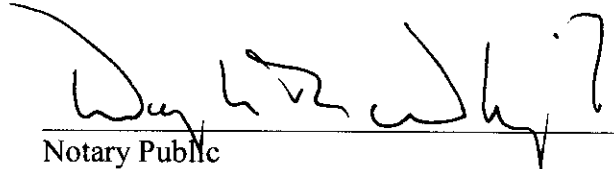

Notary Public
Residing at Burley, Idaho
My Commission Expires: 8/24/2010

STATE OF IDAHO)
 ss
COUNTY OF CASSIA)

On this 19 day of July, 2005, before me, the undersigned, a Notary Public in and for said State, personally appeared **BONNIE A. FRONK** known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same.

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





Notary Public
Residing at Burley, Idaho
My Commission Expires: 8/24/2010