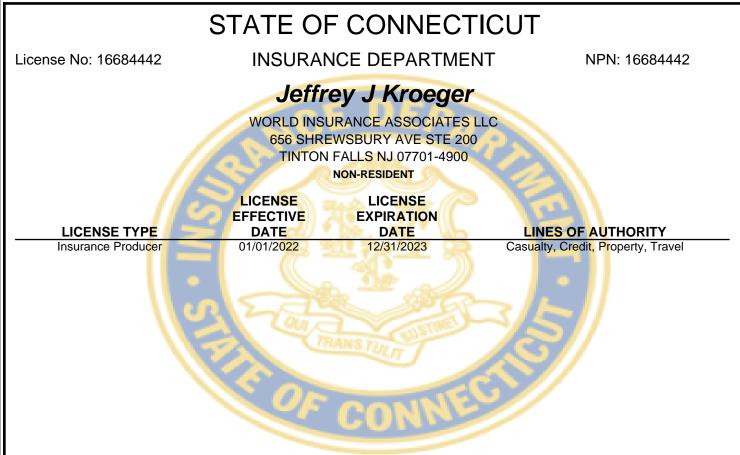


Jeffrey J Kroeger 656 SHREWSBURY AVE STE 200 TINTON FALLS NJ 07701-4900



The person, partnership, association or corporation named above, having duly qualified under the laws of this State, is hereby licensed to act within this State as indicated above to transact the kinds of insurance business described in this license.

Andrew Mais Insurance Commissioner