

List of Exhibits

Exhibit 1	Articles of Incorporation and Bylaws
Exhibit 2	Authority to Transact Business in Utah
Exhibit 3	Business Name Registration
Exhibit 4	Resumes of Officers and Directors
Exhibit 5	Chart of Accounts**
Exhibit 6	Financial Statements**
Exhibit 7	Pro Forma Income Statements**
Exhibit 8	Complaints and Investigations Information

**CONFIDENTIAL -- Submitted under seal