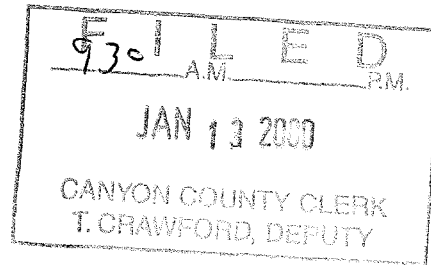


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Attorneys for Defendant, Nick J. Androlewicz



IN THE DISTRICT COURT OF THE THIRD JUDICIAL DISTRICT OF THE
STATE OF IDAHO, IN AND FOR THE COUNTY OF CANYON

STATE OF IDAHO, Department of Finance,
Plaintiff,
v.
FIRST LENDERS INDEMNITY CORPORATION, a Florida corporation and NICK J. ANDROLEWICZ, an individual,
Defendants.

Case No. CV 99-05261
JUDGMENT AND
RULE 54(b) CERTIFICATE

Defendant Nick J. Androlewicz's duly noticed Motion for Summary Judgment came on for hearing before this Court December 23, 1999. Jeffery J. Ventrella of the firm Elam & Burke, P.A., appeared for Defendant Nick J. Androlewicz, and Scott B. Muir appeared for Plaintiff. This Court having reviewed the record in this matter, together with memoranda lodged and affidavits filed concerning Defendant Nick J. Androlewicz's Motion for Summary Judgment, as well as oral argument presented by counsel, and the Court thereafter having issued its

Memorandum Decision on Summary Judgment dated January 7, 2000, the substance of which is incorporated herein by reference, entry of Judgment concerning this matter is now proper.

Accordingly, Judgment is hereby entered under the standards of Idaho Rule of Civil Procedure 56 dismissing Plaintiff's Complaint against Defendant Nick J. Androlewicz with prejudice, Plaintiff taking nothing thereby.

DATED this 11 day of January, 2000.

GERALD L. WESTON
District Judge

RULE 54(b) CERTIFICATE

With respect to the issues determined by the Memorandum Decision on Summary Judgment on Defendant Nick J. Androlewicz's Motion for Summary Judgment entered January 7, 2000,

IT IS HEREBY CERTIFIED, in accordance with Rule 54(b), Idaho Rules of Civil Procedure, that this Court has determined that there is no just reason for delay of the entry of a final judgment and that the Court has, and does hereby direct, that the above-referenced Judgment shall be a final Judgment upon which execution may issue and an appeal may be taken as provided by the Idaho Appellate Rules.

DATED this 11 day of January, 2000.

GERALD L. WESTON
District Judge