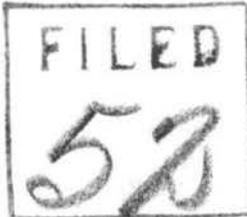


INSURANCE: Articles of Incorporation of Home Fidelity  
Life Insurance Company.



September 18, 1957

XXXXXXXXXX

W. H. Ritzenthaler

Honorable C. Lawrence Leggett  
Superintendent, Division of Insurance  
Jefferson Building  
Jefferson City, Missouri

Dear Sir:

Pursuant to your request of September 16, 1957, an examination has been made of an executed copy of the Articles of Incorporation of the proposed Home Fidelity Life Insurance Company.

It is the opinion of this office that the Articles of Incorporation heretofore referred to fully comply with the provisions of Sections 377.200 to 377.460, RSMo 1949, and the same are hereby approved under the directive contained in Section 377.220, RSMo 1949.

The foregoing opinion, which I hereby approve, was prepared by my assistant, Julian L. O'Malley.

Yours very truly,

John M. Dalton  
Attorney General

JLO'N:hw