



**OREGON MUTUAL INSURANCE COMPANY
MUTUAL POLICY CONDITIONS**

M2432 (7-99)

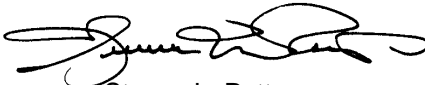
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This policy is issued by a mutual Company having special regulations lawfully applicable to its organization, membership, policies or contracts of insurance, of which the following shall apply to and form a part of this policy:

By virtue of purchasing this policy the Insured is a member of the Oregon Mutual Insurance Company and is hereby notified that the annual meetings of the Company are held at or near the immediate vicinity of the home office in the city of McMinnville, Oregon 97128, on the first Tuesday in March of each year, at 10:00 AM for the purpose of transacting the general business of the Company and for the election of directors. This notice shall be deemed full notice of the annual meeting.

This policy is Nonassessable. The holder of this policy is not subject to any contingent liability, nor liable to assessment.

IN WITNESS WHEREOF the Company has caused this policy to be signed by its president and secretary but this policy shall not be valid unless completed by the attachment hereto of a declarations page and countersigned on the Declaration Page by a duly authorized representative of the Company.



Steven L. Patterson
President



James Workinger
Secretary