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# State of Idaho

## Department of State

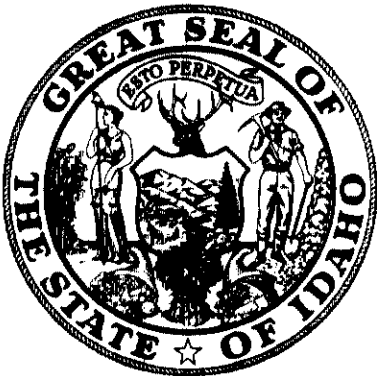
### CERTIFICATE OF INCORPORATION OF

CREDITOR'S COLLECTION SERVICES, INC.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Incorporation for the incorporation of the above named corporation, duly signed pursuant to the provisions of the Idaho Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Incorporation and attach hereto a duplicate original of the Articles of Incorporation.

Dated: July 18, 1990



*Pete T. Cenarrusa*

SECRETARY OF STATE

by: \_\_\_\_\_

ARTICLES OF INCORPORATION  
OF  
CREDITOR'S COLLECTION SERVICES, INC.

RECEIVED  
SEC. CLERK  
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1. The name of the corporation is CREDITOR'S COLLECTION SERVICES, INC.
2. The period of its duration is perpetual.
3. The purposes for which the corporation is organized is for debt collection.
4. The corporation shall have authority to issue 10,000 shares, all of one class, no par value.
5. The address of the corporation's initial registered office is 1820 E. 17th Street, Suite 120, Idaho Falls, Idaho 83401. The registered agent is Dean M. Ferney.
6. The number of directors constituting its initial board of directors of the corporation is two (2), whose names and addresses are:

Dean M. Ferney	Joy Parker
2185 Pend Oreille Circle	4190 E. Dixie
Idaho Falls, ID 83401	Idaho Falls, ID 83401
7. The name and address of the incorporator is Kent E. Whittington, Attorney at Law, 1820 E. 17th Street, Suite 340, P.O. Box 2780, Idaho Falls, ID 83403 (Bonneville County).

DATED July 18, 1990.

  
Kent E. Whittington