

State of Idaho

Office of the Secretary of State

CERTIFICATE OF AUTHORITY

OF

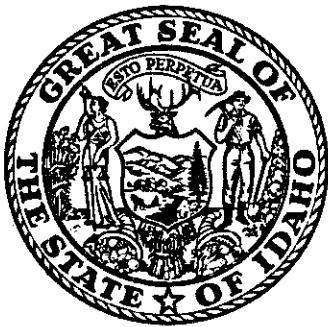
AMERICAN CREDIT COUNSELORS, INC.

File Number C 173191

I, BEN YSURSA, Secretary of State of the State of Idaho, hereby certify that an Application for Certificate of Authority, duly executed pursuant to the provisions of the Idaho Non-Profit Corporation Act, has been received in this office and is found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Authority to transact business in this State and attach hereto a duplicate of the application for such certificate.

Dated: May 18, 2007



Ben Ysurra
By _____
SECRETARY OF STATE



APPLICATION FOR CERTIFICATE OF AUTHORITY (Nonprofit)

(Instructions on back of application)

The undersigned Corporation applies for a Certificate of Authority and states as follows:

FILED EFFECTIVE
2007 MAY 18 AM 8:13

1. The name of the corporation is: American Credit Counselors Inc of State
SECRETARY OF STATE
STATE OF IDAHO

2. The name which it shall use in Idaho is: N/A

3. It is incorporated under the laws of: State of Florida

4. Its date of incorporation is: 12/1999 and its duration, if other than perpetual, is: N/A

5. The street address of its principal office is:
23123 State Road 7, Suite 210, Boca Raton, Florida 33428

6. The address to which correspondence should be addressed, if different than item 5, is:
N/A

7. The street address of its registered office in Idaho is:
300 North 6th Street, Boise, Idaho 83701
 and its registered agent in Idaho at that address is: Business Filings Incorporated

8. Does the corporation have members? Yes No

9. The names and respective addresses of its directors and officers are:

Name	Office	Address
<u>Paul Rakitin</u>	<u>President</u>	<u>23123 SR 7, Ste 210, Boca Raton, FL 33428</u>
<u>Mario Bick</u>	<u>Secretary</u>	<u>23123 SR 7, Ste 300E, Boca Raton, Florida 33428</u>
<u>Susan Berkofsky</u>	<u>Director</u>	<u>15494 Fiorenza Circle, Delray Beach, Florida 33446</u>

Dated: 15-15-07
 Signature: Mario Bick, Secretary



Secretary of State use only

100 IDAHO SECRETARY OF STATE
 05/18/2007 05:00
 CK: 10656 CT: 213518 BH: 1054744
 1 @ 30.00 = 30.00 AU NON-P # 2

C173191

State of Florida

Department of State

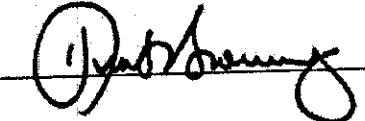
I certify from the records of this office that AMERICAN CREDIT COUNSELORS, INC. is a corporation organized under the laws of the State of Florida, filed on December 16, 1999.

The document number of this corporation is N00000001227.

I further certify that said corporation has paid all fees due this office through December 31, 2006, that its most recent annual report was filed on April 24, 2006, and its status is active.

I further certify that said corporation has not filed Articles of Dissolution.

Given under my hand and the Great Seal of Florida, at Tallahassee, the Capital, this the Eleventh day of April, 2007



Secretary of State



Authentication ID: 300096508363-041107-N00000001227

To authenticate this certificate, visit the following site, enter this ID, and then follow the instructions displayed.
www.sunbiz.org/auth.html