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State of Idaho

Department of State

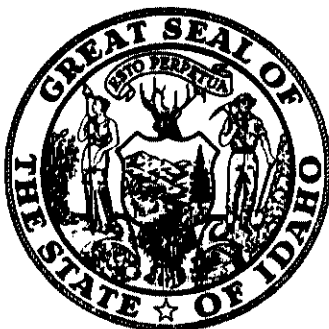
CERTIFICATE OF AUTHORITY OF

NORTH AMERICAN CAPITAL CORPORATION

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of NORTH AMERICAN CAPITAL CORPORATION for a Certificate of Authority to transact business in this State, duly signed and verified 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 Authority to NORTH AMERICAN CAPITAL CORPORATION to transact business in this State under the name NORTH AMERICAN CAPITAL CORPORATION and attach hereto a duplicate original of the Application for such Certificate.

Dated: December 21, 1993



Pete T. Cenarrusa
SECRETARY OF STATE

By *Anna Subel*

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

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To the Secretary of State of Idaho

Pursuant to Section 30-1-110, Idaho Code, the undersigned Corporation hereby applies for a Certificate of Authority to transact business in your State, and for that purpose submits the following statement:

1. The name of the corporation is North American Capital Corporation

2. The name which it shall use in Idaho is _____

(To be used only when required to avoid a conflict with a name already on file. Must be accompanied by a Board of Directors resolution adopting assumed name in Idaho.)

3. It is incorporated under the laws of New York State

4. The date of its incorporation is 9/9/92 and the period of its duration is perpetual

5. The address of its principal office in the state or country under the laws of which it is incorporated is

45 Oak Street, Buffalo, New York 14203

6. The address to which correspondence should be addressed, if different from that in Item 5.

7. The street address of its proposed registered office in Idaho is 877 Main Street, Boise, Idaho

83702-5858

, and the name of its proposed registered agent in Idaho at that address is The Prentice-Hall Corporation System, Inc.

8. The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are:

Acquire Collection Agency License

* (Continued on reverse)

☐ Submit application and certificate of status to:

Office of the Secretary of State
Division of Corporations
Sales Room 203
Boise, Idaho 83720

Secretary of State use only

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

Name	Office	Address
Joel Castlevetere	Pres/Dir	4720 Spaulding Drive Clarence, NY 14031
Roberta Castlevetere	Sec/Dir	30 Hampton Hill Lane Williamsville, NY 14221
Joseph P. Mosey, Jr.	Treas/Dir	34 Rumsey Street Buffalo, NY 14209
Ellen Castle-Tagliarino	V. Pres./Dir	9770 Rocky Point Clarence, NY 14031
Donna Wojcik	V. Pres./Dir	9700 Rocky Point Clarence, NY 14031

10. The corporation accepts and shall comply with the provisions of the Constitution and the laws of the State of Idaho.

11. This application is accompanied by a Certificate of Corporate Status or Existence, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated: 11/12/93

By Joel Castlevetere North American Capital Corporation
(Corporation name)
Joel Castlevetere is President/~~and Secretary~~
and Roberta Castlevetere
Roberta Castlevetere is Secretary/~~and President~~

STATE OF NEW YORK)
) ss:
COUNTY OF ERIE)

I, Deborah L. Keller, a notary public, do hereby certify that on
this 12th day of November, 19 93, personally appeared before
me Joel Castlevetere and Roberta Castlevetere, who being by me first duly sworn, declared that ~~they~~
is the President and Secretary of North American Capital Corporation

they
that ~~they~~ signed the foregoing documents as President and Secretary of the corporation and that
the statements therein contained are true.

DEBORAH L. KELLER
NOTARY PUBLIC, STATE OF NEW YORK
QUALIFIED IN ERIE COUNTY
My Commission Expires Feb. 19, 1995

Deborah L. Keller
Notary Public

State of New York }
Department of State } ss:

I Hereby Certify, *that I have made diligent examination of the index of corporation papers filed in this Department for a certificate, order or record of a dissolution of*

NORTH AMERICAN CAPITAL CORPORATION

the certificate of incorporation of which corporation was filed
duration.

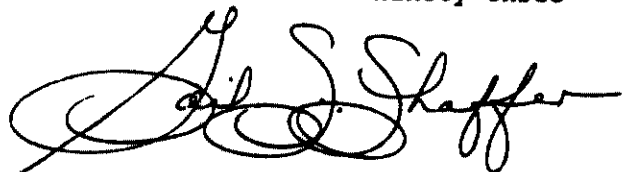
September 9, 1992, with perpetual

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and that upon such examination, I find no such certificate, order or record, and that so far as indicated by the records of this Department, such corporation is a subsisting corporation.

Witness

*my hand and the official seal of the
Department of State at the City of
Albany, this 23rd day
of August one thousand
nine hundred and ninety-three*



Secretary of State