

State of Idaho

Office of the Secretary of State

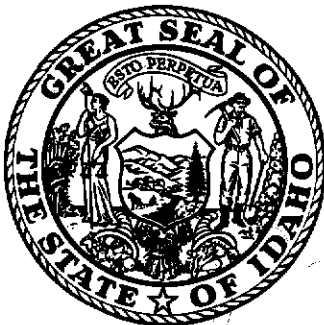
**CERTIFICATE OF AUTHORITY
OF
IPAYDEBT FINANCIAL SERVICES, INC.**

File Number C 194104

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: March 22, 2012



Ben Yursa

SECRETARY OF STATE

By

[Signature]

**APPLICATION FOR CERTIFICATE
OF AUTHORITY (Nonprofit)**

(Instructions on back of application)

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

2012 MAR 22 AM 9:04

SECRETARY OF STATE
STATE OF IDAHO

1. The name of the corporation is: iPayDebt Financial Services, Inc.
2. The name which it shall use in Idaho is: iPayDebt Financial Services, Inc.
3. It is incorporated under the laws of: Florida
4. Its date of incorporation is: 02/14/2003 and its duration, if other than perpetual, is: _____
5. The street address of its principal office is:
3011 N. Lamar Blvd, Austin, TX 78705
6. The address to which correspondence should be addressed, if different than item 5, is:
same as above
7. The street address of its registered office in Idaho is:
1111 West Jefferson, Suite 530, Boise, ID 83702
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
Please see attached		

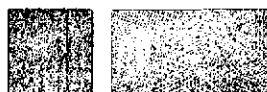
Dated: 03/21/2012
Signature: Rachel Chapa
Typed Name: Rachel Chapa
Capacity: Compliance Manager

g:\compliance\app
for state application authority, nonprofit and
Reviewed 04/20/04

Secretary of State use only

IDAHO SECRETARY OF STATE
03/22/2012 05:00
CK: 939382 CT: 172099 BH: 1316357
1 @ 30.00 = 30.00 AU NON-P # 2
1 @ 20.00 = 20.00 EXPEDITE C # 4

C194104

**CORNERSTONE**
FINANCIAL EDUCATION

3011 North Lamar Boulevard

Austin, TX 78705

Phone: (800) 336-1245 Fax (775) 659-3082

Directors

Joseph F. Barrero

Chairman

Work: 3011 N. Lamar Blvd
Austin, TX 78705
512.263.0532 (phone)
512.263.9179 (fax)

No Shares Owned

Juan C. Zorrilla

Director (non-compensated)

Work: 3011 N. Lamar Blvd
Austin, TX 78705
512.263.0532 (phone)
512.263.9179 (fax)

No Shares Owned

Robert R. Vailllee

Director (non-compensated)

Work: 3011 N. Lamar Blvd
Austin, TX 78705
512.263.0532 (phone)
512.263.9179 (fax)

No Shares Owned

Rose B. Castro

Director (non-compensated)

Work: 3011 N. Lamar Blvd
Austin, TX 78705
512.263.0532 (phone)
512.263.9179 (fax)

No Shares Owned

Carson G. Vaughn

Director (non-compensated)

Work: 3011 N. Lamar Blvd
Austin, TX 78705
512.263.0532 (phone)
512.263.9179 (fax)

No Shares Owned

Officers

Joseph F. Barrero

CEO/Treasurer

Work: 3011 N. Lamar Blvd
Austin, TX 78705
512.263.0532 (phone)
512.263.9179 (fax)

No Shares Owned

John C. Daetwyler

Secretary/Counsel/COO

Work: 3011 N. Lamar Blvd
Austin, TX 78705
512.263.0532 (phone)
512.263.9179 (fax)

No Shares Owned

State of Florida

Department of State

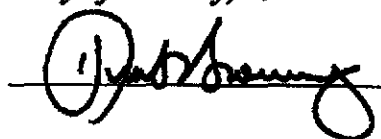
I certify from the records of this office that IPAYDEBT FINANCIAL SERVICES, INC. is a corporation organized under the laws of the State of Florida, filed on February 14, 2003.

The document number of this corporation is N03000001384.

I further certify that said corporation has paid all fees due this office through December 31, 2011, that its most recent annual report was filed on April 21, 2011, 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
Twelfth day of January, 2012*



Secretary of State



Authentication ID: 300218079843-011212-N03000001384

To authenticate this certificate, visit the following site, enter this ID, and then follow the instructions displayed.

<https://efile.sunbiz.org/certauthver.html>