

State of Idaho

Office of the Secretary of State

CERTIFICATE OF AUTHORITY OF

MERCHANTS ASSOCIATION COLLECTION DIVISION INC.

File number C 131866

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that an Application for Certificate of Authority to transact business in this State, duly executed 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 transact business in this State and attach hereto a duplicate of the Application for such Certificate.

Dated: December 27, 1999



Pete T. Cenarrusa
SECRETARY OF STATE

By *Sonya Herald*

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

To the Secretary of State of Idaho:

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

1. The name of the corporation is Merchants Association Collection Division Inc.
2. The name which it shall use in Idaho is Merchants Association Collection Division Inc.
3. It is incorporated under the laws of FL
4. Its date of incorporation is May 22, 1958
5. The address of its principal office is 134 S. Tampa Street
Tampa FL 33602
6. The address to which correspondence should be addressed, if different from item 5, is
134 S. Tampa Street Tampa FL 33602
7. The street address of its registered office in Idaho is 300 North 6th Street Boise, ID. 83701
CT Corporation System, and its registered agent in Idaho at that address is
8. The names and respective business addresses of its directors and officers are:

Name	Office	Address
Richard C. Swirbul	President	134 S. Tampa Street Tampa FL 33602
Robert H. Walton	Vice-President	134 S. Tampa Street Tampa FL 33602
James Herbert Williams	Treasurer	134 S. Tampa Street Tampa FL 33602
Carol Jo Meador	Secretary	134 S. Tampa Street Tampa FL 33602

Dated: 5-11-99

Merchants Association Collection Division, Inc

(Corporation name)

By

Robert H. Walton, V.P.

Its

Vice President

(specify capacity of signer)

Customer Acct # -

IDAHO SECRETARY OF STATE

(dusing pre-paid account)

12/20/99 1999-05-00
CK: 20268 CT: 124493 BH: 276737

1 # 100.00 = 100.00 AUTH PRO # 2

C 131866

State of Florida



Department of State

I certify from the records of this office that MERCHANTS ASSOCIATION COLLECTION DIVISION INC., is a corporation organized under the laws of the State of Florida, filed on June 1, 1958.

The document number of this corporation is 212334.

I further certify that said corporation has paid all fees due this office through December 31, 1999, that its most recent annual report was filed on February 22, 1999, 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 the State of Florida
at Tallahassee, the Capitol, this the
Eighth day of December, 1999



CR2EO22 (1-99)

Katherine Harris

Katherine Harris
Secretary of State