



Department of State.

CERTIFICATE OF QUALIFICATION OF FOREIGN CORPORATION

I, JAS. H. YOUNG, Secretary of State of the State of Idaho, and legal custodian of the corporation records of the State of Idaho, do hereby certify that
BENEFICIAL FINANCE CO. OF MOSCOW

a corporation duly organized and existing under the laws of **Delaware** has fully complied with Section 10 Article II of the Constitution, and with Sections 30-501 and 30-502, Idaho Code, by filing in this office on the **1st** day of **October** 19^{**57**}, a properly authenticated copy of its articles of incorporation, and on the **1st** day of **October** 19^{**57**}, a designation of **J. L. Eberle** in the County of **Ada** as statutory agent for said corporation within the State of Idaho, upon whom process issued by authority of, or under any law of this State, may be served.

AND I FURTHER CERTIFY, That said corporation has complied with the laws of the State of Idaho, relating to corporations not created under the laws of the State, as contained in Chapter 5 of Title 30, Idaho Code, and is therefore duly and regularly qualified as a corporation in Idaho, having the same rights and privileges, and being subject to the same laws, as like domestic corporations.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the Great Seal of the State. Done at Boise City, the Capital of Idaho, this **1st** day of **October**, A.D. 19^{**57**}.

Secretary of State.

THE STATE OF DELAWARE, U. S. A.

CERTIFICATE OF INCORPORATION

of

BENEFICIAL FINANCE CO. OF ST. ALBANS

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1. The name of the Corporation is

BENEFICIAL FINANCE CO. OF ST. ALBANS

2. Its principal office in the State of Delaware is located at No. 1300 Market Street, in the City of Wilmington, County of New Castle. The name and address of its resident agent is Southern Trust Company, No. 1300 Market Street, Wilmington, Delaware.

3. The nature of the business of the corporation and the objects or purposes proposed to be transacted, promoted or carried on by it are as follows, namely:

(a) To engage in the business of making loans or advancements of moneys, with or without guaranty or security as evidenced by notes or pledges or mortgages upon chattels or other personal property, by assignments of wages, or otherwise, and repayable in monthly instalments or otherwise; and to maintain industrial loan offices.

(b) To buy, hold and sell notes, open accounts, bonds, debentures, income certificates of indebtedness or other evidences of debt, and choses in action; and to lend money in large or small sums with or without security therefor, on any terms.

(c) To borrow money for its use in its corporate business upon account, notes, bonds, income debentures, and/or other evidences of indebtedness with or without giving security therefor, upon such rate of interest, extent of participation in income or other rate of compensation for use of money, upon such terms as may be agreed upon, as and when the Board of Directors or executive committee shall, from time to time, determine.

(d) To make, buy, hold, sell, trade, deal, own, mortgage, pledge, assign, transfer, or otherwise acquire or dispose of bonds, stocks, goods, wares and merchandise and real or personal property of any and every class and description

(except bills of exchange and gold and silver bullion), provided the same be not inconsistent with the laws of the State of Delaware, or of the United States of America in such case made and provided.

(e) To acquire the goodwill, rights, accounts, loans, leases, stocks or other property of any and all persons, firms, associations or corporations engaged in the same business as the Corporation, its notes, debentures, bonds or otherwise, and to hold, or in any manner dispose of the whole or any part of the property so purchased or to conduct in any manner the whole or any part of such business so purchased or acquired.

(f) To subscribe for, purchase, acquire, hold, exchange, sell, deal in and dispose of the stocks, trust certificates of equitable interest, debentures or collateral bonds, or mortgage bonds, obligations and other evidences of indebtedness of any corporation, trust or association, domestic or foreign, for cash or/and issue in exchange therefor its own stocks, bonds or other obligations in whole or part as agreed; to possess, enforce and exercise all the rights and privileges of individual owners or holders thereof, and to exercise any and all lawful voting powers thereon.

(g) To enter into joint adventures with any other corporation, association, copartnership, persons or trustees, for engaging in, holding or financing any business.

(h) To acquire the stocks, income certificates of indebtedness, debentures or other securities issued by any other corporation. The Corporation may issue any of its stocks, income certificates, debentures, bonds, or notes in whole or part payment for any such stocks, securities, debentures, assets, notes, mortgages, collateral, goodwill, etc., of any other corporation or may pay cash in whole or part therefor as agreed between the Corporation and such other corporation or any of the holders of its stocks, bonds or other securities.

(i) To carry out all or any part of the foregoing objects as principal, factor, agent, contractor, or otherwise, either alone or in connection with any person, firm, association or corporation.

(j) To have and exercise any and all powers and privileges now or hereafter conferred by the laws of the State of Delaware upon corporations formed under the Acts hereinafter referred to or under any act amendatory thereof or supplemental thereto or substituted therefor.

(k) To have offices, conduct its business and promote its objects within and without the State of Delaware, or in other states of the United States, or elsewhere, without restriction as to place or amount.

The foregoing clauses are to be construed both as objects and powers

and it is hereby expressly provided that the enumeration therein of specific objects and powers shall not be held to limit or restrict in any manner the general powers of the Corporation; provided, however, that nothing herein contained shall be deemed to authorize or permit the Corporation to carry on any business or to exercise any power or to do any act which a corporation formed under the General Corporation Law of Delaware may not at the time lawfully carry on or do. It is the intention that the purposes, objects and powers specified in each of the paragraphs of this paragraph 3 of this Certificate of Incorporation shall, except as otherwise expressly provided, in no wise be limited or restricted by reference to or inference from the terms of any other clause or section of this paragraph, or of any other paragraph of this Certificate of Incorporation.

4. The total number of shares of stock which the Corporation shall have authority to issue is two hundred fifty (250) shares of the par value of one hundred (\$100) dollars each, all of one class.

(a) The Board of Directors, from time to time, may cause shares of stock of the Corporation to be issued, sold, transferred or otherwise disposed of for such consideration, but not less than the par value thereof, and on such terms as the Board of Directors, from time to time, in its discretion lawfully may determine.

(b) The Board of Directors may, by resolution, determine that only a part of the consideration which shall be received by the Corporation for any of the shares of its stock which it shall issue, from time to time, shall be capital, provided, however, that the part of such consideration which is allocated to capital shall be at least equal to the par value of such shares.

5. The minimum amount of capital with which the Corporation will commence business is one thousand dollars (\$1,000).

6. The names and places of residence of each of the incorporators are as follows:

<u>NAMES</u>	<u>PLACES OF RESIDENCE</u>
A. M. Willing	Wilmington, Del.
R. P. Monagle	Wilmington, Del.
W. E. Thompson	Wilmington, Del.

7. The Corporation is to have perpetual existence.

8. The private property of the stockholders shall not be subject to the payment of corporate debts to any extent whatever.

9. Directors or officers of the Corporation are not required to be stockholders. The Board of Directors shall be such number as shall be fixed, from time to time, by the by-laws, but not fewer than three.

10. In furtherance and not in limitation of the powers conferred by the laws of the State of Delaware, the Board of Directors is expressly authorized:

(a) To make and alter by-laws within such restrictions or limitations as by-laws adopted by the holders of voting stock shall prescribe. By-laws made by the directors may be

be altered or repealed at any regular or special meeting of the Board of Directors or by voting stockholders.

(b) The Board of Directors may, by resolution passed by a majority of the whole board, designate not fewer than three nor more than five of their number to constitute an executive committee; which committee shall, for the time being, as provided in said resolution or in the by-laws of the Corporation, have and exercise any or all of the powers of the Board of Directors in the management of the business and affairs of the Corporation, and have power to authorize the seal of the Corporation to be affixed to all papers which may require it.

(c) To authorize and cause to be executed liens upon any of the property of the Corporation to secure any existing or proposed debt.

(d) To fix, determine and vary, from time to time, the amount to be maintained as surplus and the amount or amounts to be set apart as capital.

(e) To set apart out of any funds of the Corporation available for dividends a reserve or reserves for any lawful purpose, and also to abolish any such reserve in the same manner in which it was created.

11. As the Corporation is one of various subsidiaries affiliated with a parent corporation, it is contemplated that there will be relations between this Corporation and its parent corporation and associated companies and persons; therefore, no contract, act or other transaction between this Corporation and any person or persons, copartnership, corporation or association shall be affected or invalidated by the fact that any one or more of the stockholders, directors, or officers of this Corporation is interested in, or is a stockholder, director or officer of such other corporation or association or is a party to or interested in such contract, act or other transaction or in any way connected with such person or persons, copartnership, association or corporation, or that in any transaction between this Corporation and another corporation, either of them is a stockholder in the other. Any person who may become a director of this Corporation is hereby relieved from all disability or liability arising out of any contract in good faith with the Corporation for the benefit of himself or any person or persons, copartnership, association or corporation in which he may have or represent a financial interest.

12. Whenever a compromise or arrangement is proposed between this Corporation and its creditors or any class of them and/or between this Corporation and its stockholders or any class of them, any court of equitable jurisdiction within the State of Delaware may, on the application in a summary way of this Corporation or of any creditor or stockholder thereof, or on the application of any receiver or receivers appointed for this Corporation under the provisions of section 291 of Title 8 of the Delaware Code or on the application of trustees in dissolution or of any receiver or receivers appointed for this Corporation under the provisions of section 279 of Title 8 of the Delaware Code of the General Corporation Law of the State of Delaware, order a meeting of the creditors or class of creditors, and/or of the stockholders or

class of stockholders of this corporation, as the case may be, to be summoned in such manner as the said court directs. If a majority in number representing three-fourths in value of the creditors or class of creditors, and/or of the stockholders or class of stockholders of this Corporation, as the case may be, agree to any compromise or arrangement and to any reorganization of this Corporation as consequence or such compromise or arrangement, the said compromise or arrangement and the said reorganization shall, if sanctioned by the court to which the said application has been made, be binding on all the creditors or class of creditors, and/or on all the stockholders or class of stockholders, of this Corporation, as the case may be, and also on this Corporation.

13. The Corporation reserves the right, from time to time, to amend, alter, change or repeal any provision in this certificate of incorporation in the manner now or hereafter prescribed by the General Corporation Law and to amend its by-laws; and all rights conferred on stockholders are granted subject to this reservation.

WE, THE UNDERSIGNED, being each of the incorporators hereinabove named, for the purpose of forming a corporation to do business both within and without the State of Delaware, and in pursuance of the General Corporation Law of the State of Delaware, being Chapter 65 of the Revised Code of Delaware, and the acts amendatory thereof and supplemental thereto, do make and file this certificate, hereby declaring and certifying that the facts herein stated are true, and accordingly have hereunto set our hands and seals this 8th day of May A. D. 19 57.

In presence of

<u>G. M. NICKERSON</u>	<u>A. M. WILLING</u> (Seal)
<u>G. M. NICKERSON</u>	<u>R. P. MONIGLE</u> (Seal)
<u>G. M. NICKERSON</u>	<u>W. E. THOMPSON</u> (Seal)

ACKNOWLEDGMENT

STATE OF DELAWARE)
COUNTY OF NEW CASTLE) ss
CITY OF WILMINGTON)

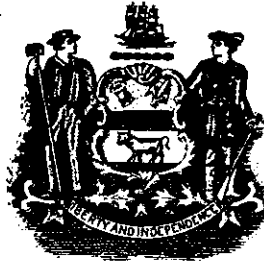
BE IT REMEMBERED, That on this 8th day of May, 19 57, before me a notary public of the State of Delaware, residing in the City of Wilmington, personally came A. M. Willing, R. P. Monigle and W. E. Thompson,

parties to the foregoing certificates of incorporation, known to me personally to be such and severally acknowledged said certificate of incorporation to be the act and deed of the signers, and that the facts therein stated are truly set forth.

Given under my hand and notarial seal the day and year aforesaid.

Willard E. Atchison
Notary Public - Delaware
Appointed Jan. 27, 1956
Term - Two Years

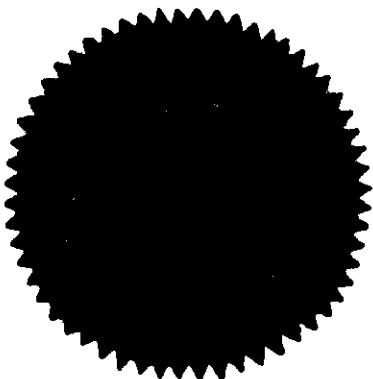
WILLARD E. ATCHISON
Notary Public, Del.



Office of Secretary of State.

I, John N. McDowell, Secretary of State of the State of Delaware,
do hereby certify that the above and foregoing is a true and correct copy of
Certificate of Incorporation of the "BENEFICIAL FINANCE CO. OF ST.
ALBANS", as received and filed in this office the ninth day of May,
A.D. 1957, at 9 o'clock A.M.

In Testimony Whereof, I have hereunto set my hand
and official seal at Dover this twentieth *day*
of September *in the year of our Lord*
one thousand nine hundred and fifty-seven.



John N. McDowell
Secretary of State

W. L. Lonsdale

Ass't. Secretary of State

BENEFICIAL FINANCE CO. OF ST. ALBANS

(a Delaware corporation)

Certificate of Amendment of Certificate of Incorporation
(Pursuant to the provisions of Section 242 of the General
Corporation Law of the State of Delaware)

BENEFICIAL FINANCE CO. OF ST. ALBANS, a corporation duly organized and existing under and by virtue of the provisions of the General Corporation Law of the State of Delaware, DOES HEREBY CERTIFY:

FIRST: That the following amendment to the Certificate of Incorporation of said Beneficial Finance Co. of St. Albans has been duly adopted in accordance with the provisions of Section 242 of the General Corporation Law of the State of Delaware, namely:

The amending of Paragraph 1 of the said Certificate of Incorporation so that said Paragraph 1 will hereafter read as follows:

1. The name of the corporation is BENEFICIAL FINANCE CO. OF MOSCOW.

SECOND: That the capital of said corporation will not be reduced under or by reason of said amendment.

IN WITNESS WHEREOF, Said Beneficial Finance Co. of St. Albans has caused its corporate seal to be hereunto affixed and this certificate to be signed by S. I. Lindell, its President and A. H. Strothman, its Secretary, this 19th day of September, 1957.

BENEFICIAL FINANCE CO. OF ST. ALBANS

By


President

ATTEST:


Secretary

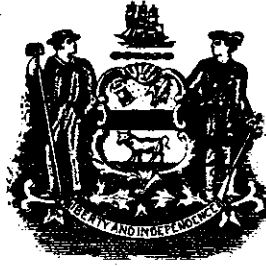
STATE OF DELAWARE)
COUNTY OF NEW CASTLE) ss:

BE IT REMEMBERED, That on this 19th day of September, A.D. 1957, personally came before me, Leonard M. Anderson, a Notary Public, in and for the County and State aforesaid, S. I. Lindell, President of Beneficial Finance Co. of St. Albans, a corporation of the State of Delaware, the corporation described in and which executed the foregoing certificate, known to me personally to be such, and he the said S. I. Lindell, as such President, duly executed the said certificate before me and acknowledged the said certificate to be his act and deed and the act and deed of said corporation; and that the signatures of the said President and of the Secretary of said corporation to said foregoing certificate are in the hand-

writing of the said President and Secretary of said Corporation respectively, and that the seal affixed to said certificate is the common or corporate seal of said corporation, and that his act of sealing, executing, acknowledging and delivering the said certificate was duly authorized by the Board of Directors and stockholders of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and seal of office the day and year aforesaid.

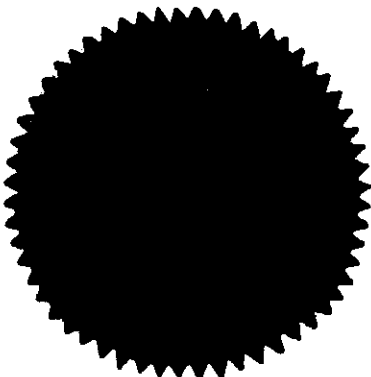
Leonard M. Anderson



Office of Secretary of State.

I, John N. McDowell, Secretary of State of the State of Delaware,
do hereby certify that the above and foregoing is a true and correct copy of
Certificate of Amendment of Certificate of Incorporation of the
"BENEFICIAL FINANCE CO. OF ST. ALBANS", as received and filed in this
office the twentieth day of September, A.D. 1957, at 9 o'clock A.M.

In Testimony Whereof, I have hereunto set my hand
and official seal at Dover this twentieth *day*
of September *in the year of our Lord*
one thousand nine hundred and fifty-seven.



John N. McDowell

Secretary of State

W. D. Tomlinson

Ass't. Secretary of State