

State of Idaho

Department of State

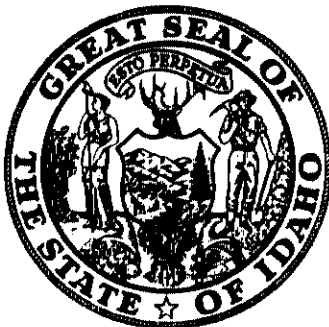
CERTIFICATE OF INCORPORATION OF

MEDICAL FINANCIAL SERVICES, INC.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Incorporation for the incorporation of the above named corporation, duly signed 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 Incorporation and attach hereto a duplicate original of the Articles of Incorporation.

Dated: September 25, 1992



Pete T. Cenarrusa
SECRETARY OF STATE

By *Valerie Flint*

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ARTICLES OF INCORPORATION

OF

MEDICAL FINANCIAL SERVICES, INC.

1. The name of the corporation is Medical Financial Services, Inc.

2. The period of its duration is perpetual.

3. The purpose for which the corporation is organized is for factoring medical insurance claims and accounts receiveable, electronically submitting insurance claims and all other purposes not forbidden by law.

4. The corporation shall have authority to issue ten thousand (10,000) shares, all of one class, no par value.

5. The address of the corporation's initial registered office is 765 So. Woodruff, Idaho Falls, Idaho 83402, and the name of its initial registered agent at such address is Dale Shelby.

6. The number of directors constituting its initial board of directors of the corporation is three (3), whose names and addresses are:

Dale Shelby
366 Springwood Lane
Idaho Falls, Idaho 83404

Betty Shelby
366 Springwood Lane
Idaho Falls, Idaho 83404

Stanley Snow
149 3 Avenue East
Twin Falls, Idaho 83301

7. The name and address of the incorporator is Kent E. Whittington, Attorney at Law, 1820 E. 17th Street, Suite 340, P. O. Box 2780, Idaho Falls, Idaho 83403.

DATED September 23, 1992,


KENT E. WHITTINGTON