

CERTIFICATE OF AUTHORITY OF

UNIVERSAL RECOVERY SERVICE, INC.

I, PETE T. CENARRUSA, Secretary of	of State of the State of Idaho, hereby certify that
duplicate originals of an Application of	MIVERSAL RECOVERY SERVICE, INC.
for a Certifi	icate of Authority to transact business in this State,
duly signed and verified pursuant to the prov	risions 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 au	uthority vested in me by law, I issue this Certificate of
Authority to UNIVERSAL RE	COVERY SERVICE, INC.
to transact business in this State under the nar	me UNIVERSAL RECOVERY SERVICE, INC.
and	d attach hereto a duplicate original of the Application
for such Certificate.	
DatedJune 24	, 19 81
THE SEATOPERPORT OF THE SE	SECRETARY OF STATE
	Corporation Clerk

APPLICATION FOR CERTIFICATE OF AUTHORITY

The name of the corpo	ration is <u>Universal</u>	Recovered Service " Inc. 1
*The name which it sh	all use in Idaho isUniv	ersal Recovery Service Inc.
It is incorporated unde	erthe laws of <u>Utah</u>	•
The date of its incorpo	oration is September 11	, 1980 and the period of its
duration is	petual ncipal office in the state or	country under the laws of which it is incorporated is
201 South Mai	n Bountiful, U	Itah 84010
		ois 212 South 9th Caldwell, Idaho
The address of its prop	oosed registered office in Idah	10 18 STO SOCIOLI 7011 COLUMNETT, TURNO
registered agent in Ida The purpose or purpo	ho at that address is Lynr	, and the name of its proposed nest in the transaction of business in Idaho are:
registered agent in Ida The purpose or purpo	ho at that address is Lynroses which it proposes to pu	, and the name of its proposed a Stubblefield arsue in the transaction of business in Idaho are:
registered agent in Ida The purpose or purpo	ho at that address is Lynroses which it proposes to pure delinquent accounts	, and the name of its proposed a Stubblefield arsue in the transaction of business in Idaho are:
registered agent in Ida The purpose or purpo collection of The names and respe	ho at that address is Lynroses which it proposes to pure delinquent accounts	, and the name of its proposed a Stubblefield arsue in the transaction of business in Idaho are: bors and officers are:
registered agent in Ida The purpose or purpo collection of The names and respe	ho at that address is Lynroses which it proposes to pure delinquent accounts extive addresses of its directors.	, and the name of its proposed a Stubblefield arsue in the transaction of business in Idaho are: bors and officers are: Address
registered agent in Ida The purpose or purpo collection of The names and respe Name LaVon Anderson	ho at that address isLynr oses which it proposes to pu C delinquent accounts ctive addresses of its director Office President Vice-president	, and the name of its proposed a Stubblefield arsue in the transaction of business in Idaho are: Bors and officers are: Address Route 1, Box 51B-Logan, Utah-84321
registered agent in Ida The purpose or purpo collection of The names and respe Name LaVon Anderson Adam Didra Leon Nielson	ho at that address isLynr oses which it proposes to pu C delinquent accounts ctive addresses of its director Office President Vice-president Secretary er of shares which it has auth	, and the name of its proposed a Stubblefield arsue in the transaction of business in Idaho are: Bors and officers are: Address Route 1, Box 51B-Logan, Utah-84321 244 East 1266 South-Centerville, U
registered agent in Ida The purpose or purpose collection of The names and respensive Name LaVon Anderson Adam Didra Leon Nielson The aggregate number	ho at that address isLynr oses which it proposes to pu C delinquent accounts ctive addresses of its director Office President Vice-president Secretary er of shares which it has auth	

Number of Shares	Class	Par Value Per Share or Statement That Shares Are Without Par Value
1,000	common	\$ 1,000.00
1. The corporation accepts State of Idaho.	and shall comply with	the provisions of the Constitution and the laws of the
	per officer of the state	s articles of incorporation and amendments thereto, duly or country under the laws of which it is incorporated.
	By A	Its President
STATE OF Utah)	Its Secretary
COUNTY OF <u>Dav</u>	•	, a notary public, do hereby certify that on
	•	, 19 £1, personally appeared before
		, who being by me first duly sworn, declared that he
that he signed the foregoing statements therein contained	document as Pre	of the corporation and that the
	, ,	Notary Public

*Pursuant to section 30-1-108(b)(1), **Idaho Code**, if the corporation assumes a name other than its true name, this application must be accompanied by a resolution of the Board of Directors to that effect.



Office of Lt. Governor/Secretary of State

I, DAVID S. MONSON, LT. GOVERNOR/SECRETARY OF STATE OF THE STATE OF UTAH, DO HEREBY CERTIFY THAT the attached is a full, true and correct copy of the Articles of Incorporation of UNIVERSAL RECOVERY SERVICE, INC., a Utah Corporation filed with this office on September 11, 1980.

AS APPEARS OF RECORD IN MY OFFICE. File #088408

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the Great Seal of the State of Utah at Salt Lake City, this ______17th_____day of _______April______A.D. 19.81____

LT. GOVERNOR/SECRETARY OF STATE

September 11th 30

ARTICLES OF INCORPORATION

OF

UNIVERSAL RECOVERY SERVICE, INC.

STATE OF UTAH

BRACE

The undersigned, acting as incorporators pursuant to the business corporation act of this state adopt the following articles of incorporation for such corporation:

FIRST: The corporation name is UNIVERSAL RECOVERY SERVICE, INC.

The period of its duration is perpetual. SECOND:

THIRD: The corporation is organized to transact any and all

lawful business for which corporations may be incorporated under the laws of this state and to engage in business as a

collection agency service.

FOURTH: The aggregate number of shares which the corporation shall

have authority to issue is 50,000 shares, each share having

a par value of \$1.00.

FIFTH: The corporation will not commence business until consideration

of the value of at least one thousand dollars has been

received for the issuance of shares.

SIXIII: The address of the corporation's initial registered office

is 201 South Main, Bountiful, Utah 84010 and the name of the initial registered agent at such address is LaVon K.

Anderson.

SEVENTH: LaVon K. Anderson Rt 1 Box 51B, Logan, Utah 84321

LaVar Thompson Adam H. Didra

Paradise, Utah 244 East 1200 South, Centerville, Utah 84014

the incorporators, constitute the three members of the initial board of directors and are to serve as directors until the first annual meeting of the shareholders or until their successors are elected and shall qualify.

DATED:

This the 8th day of September

THE STATE OF UTAH

COUNTY OF DAVIS

0103

I, the undersigned notary public, do hereby certify that on the day and date above shown personally appeared before me LaVon K. Anderson, LaVar Thompson, and Adam H. Didra, who, each being by me first duly sworn, severally declared that they are the persons who signed the foregoing document as incorporators, and that the statements therein contained are true.

my commission expires: