

State of Idaho

Department of State

CERTIFICATE OF AUTHORITY OF

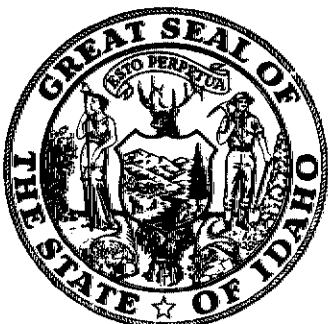
ACADEMY COLLECTION SERVICE, INC.

File number C 108784

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of ACADEMY COLLECTION SERVICE, INC. for a Certificate of Authority to transact business in this State, duly signed and verified 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 ACADEMY COLLECTION SERVICE, INC. to transact business in this State under the name ACADEMY COLLECTION SERVICE, INC. and attach hereto a duplicate original of the Application for such Certificate.

Dated: December 29, 1994



Pete T. Cenarrusa
SECRETARY OF STATE

By *Anna Seibel*

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

DEC 28 8 52 AM '94

To the Secretary of State of Idaho

SECRETARY OF STATE

Pursuant to Section 30-1-110, Idaho Code, the undersigned Corporation hereby applies for a Certificate of Authority to transact business in your State, and for that purpose submits the following statement:

1. The name of the corporation is Academy Collection Service, Inc.
2. The name which it shall use in Idaho is Academy Collection Service, Inc.
(To be used only when required to avoid a conflict with a name already on file. Must be accompanied by a Board of Directors resolution adopting assumed name in Idaho.)
3. It is incorporated under the laws of Pennsylvania
4. The date of its incorporation is July 1, 1976 and the period of its duration, if other than perpetual, is _____
5. The address of its principal office in the state or country under the laws of which it is incorporated is 10965 Decatur Road, Philadelphia, PA 19154
6. The address to which correspondence should be addressed, if different than item 5, is Same as 5
7. The street address of its proposed registered office in Idaho is Betty M. Nichols
3810 McGuire Street, Meridian, ID 83642, and the name of its proposed registered agent in Idaho at that address is Betty M. Nichols
8. The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are:
Collection Agency

(Continued on reverse)

Submit applications and certificate of status to:

Office of the Secretary of State
Division of Corporations
Statehouse, Room 203
Boise, Idaho 83720

Secretary of State use only

IDAHO SECRETARY OF STATE
19941228 0900 52390 2
CK #: 1134 CUST# 43196

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9. The names and respective addresses of its directors and officers are:

Name	Office	Treasurer & Address
Sidney Miller	President	1622 Griffith Street
Janet Miller	Vice President & Secretary	1622 Griffith Street Philadelphia PA 19152

10. The corporation accepts and shall comply with the provisions of the Constitution and the laws of the State of Idaho.

11. This application is accompanied by a Certificate of Corporate Status or Existence, dated within 90 days, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated: 11/28/94

Academy Collection Service, Inc.

By *Sidney Miller* (Corporation name)
Its President/Vice President (please specify)
and *Janet Miller*
Its Secretary/Assistant Secretary (please specify)

STATE OF PA)
COUNTY OF PHILA) ss:

I, Denise Payne, a notary public, do hereby certify that on
this 28th day of November, 19 94, personally appeared before
me Sidney Miller, who being by me first duly sworn, declared that (s)he
is the Present of Academy Collection Service, Inc.

that (s)he signed the foregoing documents as President of the corporation and that
the statements therein contained are true.

NOTARIAL SEAL
DENISE A. PAYNE, Notary Public
City of Philadelphia, Phila. County
My Commission Expires July 1, 1996

Denise Payne
Notary Public

COMMONWEALTH OF PENNSYLVANIA

DEC 28 8 52 AM '94
SECRETARY OF STATE



Department of State

12/05/1994

TO ALL WHOM THESE PRESENTS SHALL COME, GREETING:

I DO HEREBY CERTIFY THAT,

ACADEMY COLLECTION SERVICE, INC.

is duly incorporated under the laws of the Commonwealth of Pennsylvania and remains a subsisting corporation so far as the records of this office show, as of the date herein.



IN TESTIMONY WHEREOF, I have hereunto set my hand and caused the Seal of the Secretary's Office to be affixed, the day and year above written.

A handwritten signature in cursive script, reading "Robert M. Hunt".

Secretary of the Commonwealth

CKEI