

# State of Idaho

Office of the Secretary of State

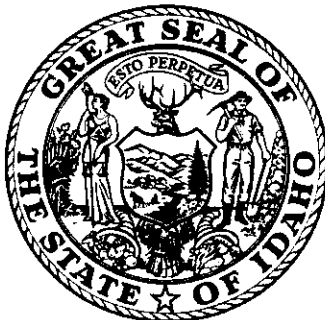
**CERTIFICATE OF AUTHORITY  
OF  
NIAGARA CREDIT SOLUTIONS, INC.**

File Number C 161242

I, BEN YSURSA, Secretary of State of the State of Idaho, hereby certify that an Application for Certificate of Authority, duly executed pursuant to the provisions of the Idaho Business Corporation Act, has been received in this office and is 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: 28 June 2005



*Ben Yursa*

SECRETARY OF STATE

By *D. Gleason*



# APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

FILED EFFECTIVE  
2005 JUN 28

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

1. The name of the corporation is:

Niagara Credit Solutions, Inc.

2. The name which it shall use in Idaho is: \_\_\_\_\_

3. It is incorporated under the laws of: New York

4. Its date of incorporation is: 03/01/2005

5. The address of its principal office is:

420 Lawrence Bell Drive, Suite #2, Williamsville, NY 14221

6. The address to which correspondence should be addressed, if different from item 5, is:

7. The street address of its registered office in Idaho is: c/o C T Corporation System, 300 North 6th Street, Boise, ID 83702

and its registered agent in Idaho at that address is: C T Corporation System

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

Name	Office	Address
<u>Gary E. Blum</u>	<u>Treasurer/Director</u>	<u>420 Lawrence Bell Drive, Suite #2,</u> <u>Williamsville, NY 14221</u>
<u>Richard A. Neil</u>	<u>Secretary/Director</u>	<u>420 Lawrence Bell Drive, Suite #2,</u> <u>Williamsville, NY 14221</u>
<u>John A. Janosko</u>	<u>President/Director</u>	<u>420 Lawrence Bell Drive, Suite #2,</u> <u>Williamsville, NY 14221</u>
<u>Daniel R Czynny</u>	<u>Vice President/Director</u>	<u>420 Lawrence Bell Drive, Suite #2,</u> <u>Williamsville, NY 14221</u>
_____	_____	_____
_____	_____	_____

Dated: 06-16-2005

Signature: \_\_\_\_\_

Typed Name: Daniel R. Czynny

Capacity: Vice President

Customer Acct # \_\_\_\_\_

(if using pre-paid account)

Secretary of State use only

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Revised 03-2002

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C 161242

**State of New York**  
**Department of State** } **ss:**

I hereby certify, that the Certificate of Incorporation of NIAGARA CREDIT SOLUTIONS, INC. was filed on 03/01/2005, with perpetual duration, and that a diligent examination has been made of the Corporate index for documents filed with this Department for a certificate, order, or record of a dissolution, and upon such examination, no such certificate, order or record has been found, and that so far as indicated by the records of this Department, such corporation is an existing corporation.

I further certify, that no other documents have been filed by such Corporation.



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*Witness my hand and the official seal  
of the Department of State at the City  
of Albany, this 15th day of June  
two thousand and five.*

*Secretary of State*