State of Idaho

Office of the Secretary of State

CERTIFICATE OF AUTHORITY

OF

OXFORD COLLECTION AGENCY, INC.

File Number C 138105

I PETE T. CENARRUSA, 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: March 13, 2001



Pet / Cenerusa SECRETARY OF STATE

By Monica Challery

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit) (Instructions on Back of Application)

o the Secretary of State Idaho: The undersigned Corporation applies for a Certificate of Authority and states as follows: 3 AH 10: 32		
The name of the corporation	on is OXFORD COLLECTION AC	STATE OF IDAHO
The name which it shall us	e in Idaho is <u>OXFORD MANAG</u>	
It is incorporated under the	love of NEW YORK	
Its date of incorporation is_		
The address of its principal	office is 535 BROADHOLLOW	RD., SUITE B-12 MELVILLE NY 11747
The address to which corre	spondence should be addressed	d, if different from item 5, is
535 BROADHOLLOW RD	SUITE A-2 MELVILLE, NY 1174	47
The street address of its re	gistered office in Idaho is <u>2691 N</u>	. BOBCAT WAY MERIDIAN ID 99801
, and	d its registered agent in Idaho at	that address is <u>BETTY M. NICHOLS</u> .
The names and respective	business addresses of its directo	ors and officers are:
Name	Office	Address
PATRICK PINTO	PRESIDENT	535 Broadhollow Rd. Suite B-12 Melville NY 11747
CHARLES HARRIS	VICE PRESIDENT	535 Broadhollow Rd., Suite B-12 Melville NY 11747
DIANE PINTO	SECTY/TREAS	535 Broadhollow Rd., Suite B-12 Melville NY 11747
PETER PINTO	DIRECTOR	535 Broadhollow Rd., Suite B-12 Melville NY 11747
Dated:		
OXFORD COLLECTION AG	BENCY, INC.	Customer Acct #:
	on name)	(if using pre-paid account) From the State
ByJUMUKYU	10 31201	93/13/2001 09:00 CX: 14452 CT: 143521 BH: 304377 1 @ 190.80 = 180.00 AUTH PRO # 2
		2 1 € 190.99 = 108.00 AUTH PRO # 2
Its PRESIDENT		пв'АСА.
(specify capac	city of signer)	C138105

State of New York Department of State

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I hereby certify, that the Certificate of Incorporation of OXFORD COLLECTION AGENCY, INC. was filed on 11/14/1995, with perpetual desamples 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 a subsisting corporation.

The Biennial Statement is past due.

Witness my hand and the official seal of the Department of State at the City of Albany, this 24th day of January two thousand and one.

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Special Deputy Secretary of State