

State of Idaho

Office of the Secretary of State

**CERTIFICATE OF AUTHORITY
OF
ELECTRONIC CLEARING HOUSE, INC.**

File Number C 136187

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: November 1, 2000



Pete T. Cenarrusa
SECRETARY OF STATE

By *Sally Lloyd*

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

To the Secretary of State Idaho:

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

1. The name of the corporation is ELECTRONIC CLEARING HOUSE, INC.
2. The name which it shall use in Idaho is N/A
3. It is incorporated under the laws of NEVADA
4. Its date of incorporation is 12/11/81
5. The address of its principal office is 215 CENTRAL AVE. NW STE. 3-B
ALBUQUERQUE NM 87102
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 2691 N. BOBCAT WAY
83642
MERIDIAN ID 83642, and its registered agent in Idaho at that address is BETTY M. NICHOLS
8. The names and respective business addresses of its directors and officers are:

Name

Office

Address

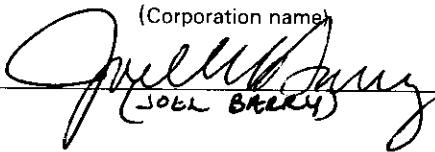
PLEASE SEE ADDENDUM

Dated: 9-26-00

ELECTRONIC CLEARING HOUSE, INC.

(Corporation name)

By



Its EXECUTIVE PRESIDENT
(specify capacity of signer)

Customer Acct # :

(if using pre-paid envelope)

IDAHO SECRETARY OF STATE

Secretary of State use only
11/01/2000 09:00
CK: 1828 CT: 137977 BH: 358161

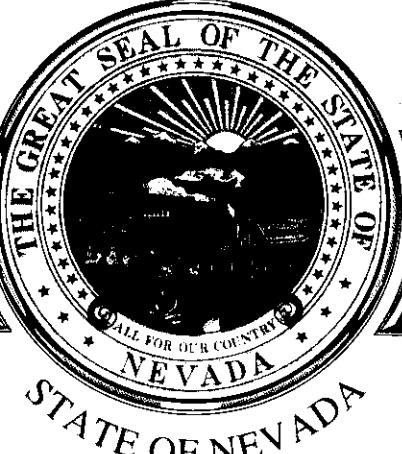
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ADDENDUM
IDAHO CERTIFICATE OF AUTHORITY APPLICATION
ELECTRONIC CLEARING HOUSE, INC.

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

Name	Office	Address
JOEL BARRY, CEO, EXEC.	EXECUTIVE PRESIDENT.	28001 DOROTHY DR. AGOURA HILLS CA 91301
KRIS WINCKLER,	PRESIDENT	215 CENTRAL AVE. NW, STE. 3-B ALBUQUERQUE NM 87102
ROBERT HARE,	VICE PRESIDENT	215 CENTRAL AVE. NW, STE. 3-B ALBUQUERQUE NM 87102
DONNA REHMAN,	SECRETARY	28001 DOROTHY DR. AGOURA HILLS CA 91301
LARRY BROWN,	VICE PRESIDENT	28001 DOROTHY DR. AGOURA HILLS CA 91301
JESSE FONG,	VICE PRESIDENT	28001 DOROTHY DR. AGOURA HILLS CA 91301.
RICK SLATER,	VICE PRESIDENT	28001 DOROTHY DR. AGOURA HILLS CA 91301
DAVE GRIFFIN,	VICE PRESIDENT	28001 DOROTHY DR. AGOURA HILLS CA 91301.
JACK WILSON,	VICE PRESIDENT	28001 DOROTHY DR. AGOURA HILLS CA 91301
PATRICIA WILLIAMS,	VICE PRESIDENT	28001 DOROTHY DR. AGOURA HILLS CA 91301.
ALICE CHEUNG,	TREASURER	28001 DOROTHY DR. AGOURA HILLS CA 91301

SECRETARY OF STATE



CERTIFICATE OF EXISTENCE WITH STATUS IN GOOD STANDING

I, DEAN HELLER, the duly elected and qualified Nevada Secretary of State, do hereby certify that I am, by the laws of said State, the custodian of the records relating to filings by corporations, limited-liability companies, limited partnerships, limited-liability partnerships and business trusts pursuant to Title 7 of the Nevada Revised Statutes which are either presently in a status of good standing or were in good standing for a time period subsequent of 1976 and am the proper officer to execute this certificate.

I further certify that the records of the Nevada Secretary of State, at the date of this certificate, evidence, **ELECTRONIC CLEARING HOUSE, INC.**, as a corporation duly organized under the laws of Nevada and existing under and by virtue of the laws of the State of Nevada since December 11, 1981, and is in good standing in this state.

IN WITNESS WHEREOF, I have hereunto set my hand
and affixed the Great Seal of State, at my office, in
Carson City, Nevada, on August 11, 2000.

A handwritten signature in black ink, appearing to read "Dean Heller".

Secretary of State

By

A handwritten signature in black ink, appearing to read "A. J. Davis".

Certification Clerk

