



Department of State

CERTIFICATE OF INCORPORATION

I, ARNOLD WILLIAMS, Secretary of State of the State of Idaho, and legal custodian of the corporation records of the State of Idaho do hereby certify that the original of the articles of incorporation of

CANYON ADJUSTMENT CO., INC.

was filed in the office of the Secretary of State on the **Twentieth** day of **August,** A.D. One Thousand Nine Hundred **Sixty-four** and duly recorded on Film No. **129** of Record of Domestic Corporations, of the State of Idaho, and that the said articles contain the statement of facts required by Section 30-103, Idaho Code.

I FURTHER CERTIFY, That the persons executing the articles and their associates and successors are hereby constituted a corporation, by the name hereinbefore stated, for

perpetual existence from the date hereof, with its registered office in this State located at

Caldwell

in the County of

Canyon.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the Great Seal of the State. Done at Boise City, the Capital of Idaho, this **20th** day of **August**, A.D., 19 **64**.

Secretary of State.

1 ARTICLES OF INCORPORATION

2 OF

3 CANYON ADJUSTMENT CO., INC.

4 KNOW ALL MEN BY THESE PRESENTS: That we, the undersigned
5 being natural persons of full age and citizens of the United States
6 of America, in order to form a corporation for the purposes herein-
7 after stated pursuant to the Business Corporation Act of the State
8 of Idaho, do hereby certify as follows:

9 I.

10 The name of this corporation is CANYON ADJUSTMENT CO., INC.

11 II.

12 The purposes for which this corporation is formed are:

13 (a) To conduct the business of a collection agency,
14 collection office and collection bureau in the collection, adjust-
15 ment, compromise and settlement of debts, demands, accounts estates
16 and claims of all kinds, including damage claims.

17 (b) To collect debts due its members or clients; to
18 employ attorneys for its said members or clients, and to pay for
19 such legal services for and on behalf of its members or clients.

20 (c) To sell or otherwise distribute any system or systems
21 of collection letters and similar printed matter; to solicit or
22 advertise for the right to collect or receive payment for anyone of
23 any account bill, claim, or other debtors.

24 (d) To conduct the business of furnishing its members
25 or clients with information in regard to the business standing of
26 parties, the issuing of weekly, monthly, bi-monthly, quarterly,
27 semi-annual or annual reports to its members or clients for the
28 protection of its members or clients against parties who have had
29 their credit impaired in various ways.

30 (e) To acquire, own, lease or hold such real and personal
31 property as may be necessary or convenient for the transaction of
32 its business.

(f) To construct and erect buildings or structures upon
and to improve and maintain any and all real property owned, leased
or held by this corporation; and to equip, improve and generally
operate any and all personal property owned by this corporation.

(g) To purchase, hold, sell and transfer the shares of
its own capital stock; provided, it shall not use its funds or
property for the purpose of its own shares of capital stock when
such use would cause any impairment of its capital; and provided
further that the shares of its own capital stock owned by it shall
not be voted upon directly or indirectly.

(h) To enter into, make, perform and carry out contracts
of every sort and kind which may be necessary or desirable for the

1 furtherance of the business of this corporation, with any persons,
2 firms, corporations, associations, any state, territory, or munici-
3 pality of the United States or any foreign country, government or
4 body politic.

5 (i) To acquire, and hold all or any part of the capital
6 stock, assets, or good will of any business, of any person, firm,
7 association or corporation engaged in any business in whole or in
8 part similar to that of this corporation, consistent with the ob-
9 jects and purposes of this corporation, and to hold, utilize and in
10 any manner dispose of the whole or any part of the stock, assets,
11 good will and rights so acquired and to conduct in any lawful manner
12 in whole or in part any business so acquired, and to undertake or
13 assume the whole or any part of the obligations or liabilities of
14 any person, firm, association or corporation engaged in the business
15 acquired.

16 (j) To borrow money for any purpose of this corporation,
17 without limit as to amount, and to issue bonds, debentures, notes
18 or other evidences or indebtedness, secured or unsecured, of this
19 corporation for the moneys so borrowed, or in payment for property
20 acquired, or for any other objects or purposes of this corporation,
21 or in connection with its business; to secure payment of such
22 debenture, notes or other obligations by mortgages or pledges or
23 other liens upon any or all of the property of this corporation
24 wheresoever situated.

25 (k) To carry out all or any part of the foregoing ob-
26 jects, or purposes as principal or agent, or otherwise, either alone
27 or in conjunction with any person, association or other corporation
28 and in any part of the world; and in carrying on its business and
29 for the purpose of attaining or furthering any of its objects or
30 purposes, to make and perform such contracts of any kind and des-
31 cription, to do such acts and such things, and to exercise any and
32 all such power as a natural person could lawfully make, perform, do
or exercise, provided that the same be not inconsistent with the ob-
jects or purposes of this corporation, or the statutes of the State
of Idaho.

33 (l) To conduct its business in all or any of its branches
34 in the State of Idaho, and in any and all other states, territories,
35 possessions, colonies and dependencies of the United States of
36 America and in the District of Columbia, and in any or all foreign
37 countries, and to have one or more offices within or outside of the
38 State of Idaho.

39 (m) The objects as specified herein shall, except as
40 otherwise expressed, be in no way limited or restricted by reference
41 to or inference from the terms of any other clause or paragraph of
42 these Articles. The objects, purposes and powers specified in each
43 of the clauses or paragraphs in these Articles shall be regarded as
44 independent objects, purposes and powers.

45 The foregoing shall be construed as objects and powers
46 and the enumeration thereof shall not be held to limit or restrain
47 in any manner the general powers now or hereafter conferred on this
48 corporation by the statutes of the State of Idaho.

49 III.

50 The period of existence and the duration of the life of
51 this corporation shall be perpetual.
52

GIGRAY & BOYD
ATTORNEYS AT LAW
CALDWELL, IDAHO

IV.

The location and post office address of the registered office of this corporation in the State of Idaho shall be Caldwell, in the County of Canyon, State of Idaho.

V.

This corporation is authorized to issue one class of shares of its capital stock to be designated as common stock; the total number of shares of common stock which this corporation shall be authorized to issue is 2,500. The aggregate par value of the capital stock of this corporation shall be \$25,000.00; and the par value of each of said shares of common stock shall be \$10.00.

VI.

The names and post office addresses of each of the incorporators of this corporation and the number of shares of said common capital stock subscribed by each of those incorporators are as follows:

NAME	POST OFFICE ADDRESS	SHARES SUBSCRIBED
Bob W. Sower	3223 College Avenue Caldwell, Idaho	One
Maude B. Sower	3223 College Avenue Caldwell, Idaho	One
F. H. Banks	9th & Dearborn Sts. Caldwell, Idaho	One

Each of the above persons enumerated as incorporators is a natural person over the age of 21 years and is a citizen of the United States of America.

VII.

The capital stock of this corporation shall be non-assessable, and the private property of the shareholders in this corporation shall not be liable for the debts, obligations or liabilities of this corporation.

VIII.

A director of this corporation shall not be required to be a holder of any of the shares of the common capital stock of the corporation.

IN WITNESS WHEREOF, We, the undersigned, for the purpose of forming this corporation under the statutes of the State of Idaho, have executed these Articles of Incorporation this 20th day of August, 1964.

Bob W. Sower
Bob W. Sower


Maude B. Sower
Maude B. Sower

F. H. Banks
F. H. Banks

1 STATE OF IDAHO }
2 County of Canyon } ss.

3 On this 20th day of August, 1964, before me, the under-
4 signed, a Notary Public in and for said State, personally appeared
5 BOB W. SOWER, MAUDE B. SOWER and F. H. BANKS, known to me to be the
6 persons whose names are subscribed to the within instrument and
7 acknowledged to me that they executed the same, and I further certi-
fy that each of said persons acknowledged that they were over the
age of 21 years and were each citizens of the United States of
America.

8 IN WITNESS WHEREOF, I have hereunto set my hand and af-
9 fixed my official seal the day and year in this certificate first
above written.

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11 Notary Public for Idaho
12 Residing at Caldwell, Idaho
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