State of Idaho

Office of the Secretary of State

OF FIRSTCITY (N.A.), INC.

File Number C 179889

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: August 28, 2008



Ben youra

SECRETARY OF STATE

By Sally



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

FILED EFFECTIVE

08 AUG 28 AM 10: 33

SECRETARY OF STATE

The undersigned Corporation applie	s for a Certificate of Autho	ority and states as follows:
The name of the corporation is: FirstCity (N.A.), Inc.	MANAGEMENT AND THE STATE OF THE	
2. The name which it shall use in I	daho is:	
3. It is incorporated under the law	s of: New York	
4. Its date of incorporation is: Ja	nuary 24, 2005	_
 The address of its principal office 90 Broad Street, 19th Fig. 		004
6. The address to which correspond 90 Broad Street, 19th Flo		sed, if different from item 5, is:
7. The street address of its registe and its registered agent in Idaho	red brice in idano is:,	215 W. Hays, Boise, ID 83702 ted Corporate Services, Inc.
8. The names and respective busin	ness addresses of its direc	ctors and officers are:
Name	Title	Business Address
John J. Frawley Jr.	President	90 Broad Street, 19th Floor
		New York, NY 10004
Michael Borgini	Director	612 O'Neal Drive
		Birmingham, AL 35226
Jeanine Falbo	Secretary	90 Broad Street, 19th Floor
	·····	New York, NY 10004
Dated: August 21, 2008 Signature: Fall		Customer Acct # : (if using pre-paid account) Secretary of State use only
Typed Name: Jeanine Falbo Capacity: Secretary [The signer must be a director]	or an officer of the corporation	IDAHO SECRETARY OF STATE 08/28/2008 05:00 CK: 62084 CT: 13585 BH: 113358 1 2 100.00 = 100.00 AHTH DROSS

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State of New York Department of State } ss:

I hereby certify, that the Certificate of Incorporation of FIRSTCITY (N.A.), INC. was filed on 01/24/2005, 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 the following:

A Biennial Statement was filed 08/28/2007.

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



Witness my hand and the official seal of the Department of State at the City of Albany, this 26th day of August two thousand and eight.

Daniel Shapiro

Special Deputy Secretary of State

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