

State of Idaho

Office of the Secretary of State

**CERTIFICATE OF AUTHORITY
OF
CREDITGUARD OF AMERICA, INC.**

File Number C 139724

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 Non-Profit 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: June 29, 2001



Pete T. Cenarrusa
SECRETARY OF STATE

By *Shelly Lloyd*



APPLICATION FOR CERTIFICATE OF AUTHORITY (Nonprofit)

(Instructions on back of application)

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

FILED/EFFECTED

JUN 29 2001

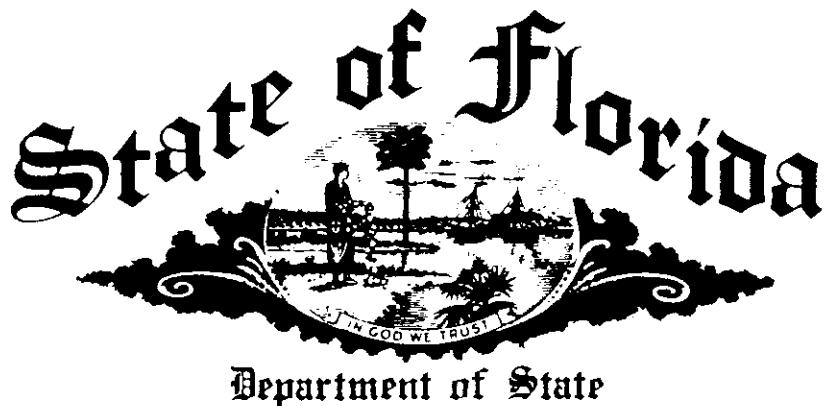
- The name of the corporation is: CreditGuard of America, Inc SECRETARY OF STATE OF IDAHO
- The name which it shall use in Idaho is: SAME
- It is incorporated under the laws of: FLORIDA
- Its date of incorporation is: 8/15/91 and its duration, if other than perpetual, is: —
- The street address of its principal office is: 5301 N. FEDERAL HWY. STE. 230
BOCA RATON, FL 33487
- The address to which correspondence should be addressed, if different than item 5, is: P.O. Box 1343 Meridian, ID 83680
- The street address of its registered office in Idaho is: 2691 N. Bobcat Way
MERIDIAN,
ID 83642, and its registered agent in Idaho at that address is: Betty M. Nichols
- Does the corporation have members? Yes No
- The names and respective addresses of its directors and officers are:

Name	Office	Address
William L. Brown	President	5204 SE 28 Ave Rm B-100 Fl 33062
Shon Lees	Dir. / VP	5960 NW 97 Dr. Parkland, Fl 33076
Loger Costa	Dir.	7750 HAWAIIAN PL. LAKE WORTH, FL 33467
Ken Johnson	Dir.	1630 SW 3 ST PLANTATION, FL 33324
Nicole Lindstrom	Dir.	4514 NW 85 Ave. Coral Springs, FL 33065
Ray Dex	Dir.	3452 W. Boynton Beach Blvd. Ste 110 Boynton Beach FL 33436

Dated: 6/18/01Signature: Shon T. LeesTyped Name: Shon T. LeesCapacity: V.P.

Secretary of State use only

C 139724



I certify from the records of this office that CREDITGUARD OF AMERICA, INC., is a corporation organized under the laws of the State of Florida, filed on August 15, 1991.

The document number of this corporation is N44696.

I further certify that said corporation has paid all fees due this office through December 31, 2001, that its most recent annual report/uniform business report was filed on May 11, 2001, and its status is active.

I further certify that said corporation has not filed Articles of Dissolution.

Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capitol, this the
Seventh day of June, 2001



CR2EO22 (1-99)

Katherine Harris

Katherine Harris
Secretary of State