

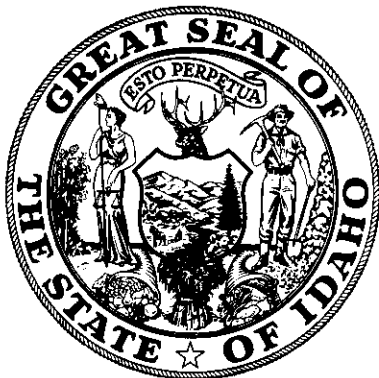
**CERTIFICATE OF INCORPORATION
OF**

INN HAUS COLLECTIONS, INC.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Incorporation for the incorporation of the above named corporation, duly signed pursuant to the provisions of the Idaho Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Incorporation and attach hereto a duplicate original of the Articles of Incorporation.

Dated: **May 9, 1985**



SECRETARY OF STATE

by: _____

ARTICLES OF INCORPORATION
OF
INN HAUS COLLECTIONS, INC.

KNOW ALL MEN BY THESE PRESENTS, that I, the undersigned, being a person of legal age, have this day voluntarily formed a corporation under and pursuant to the laws of the State of Idaho, and to that end hereby adopt Articles of Incorporation as follows:

I.

The name of the corporation is Inn Haus Collections, Inc.

II.

The nature of the business of the corporation and the objects to be transacted, promoted, or carried on by it are:

(A) To engage in any lawful act or activity for which corporations may be organized under The Idaho Business Corporation Act.

(B) To engage in the business of operating a collection agency as that term is presently defined by Idaho Code Title 26, Chapter 22, and as the same may be amended from time to time.

(C) The provisions of this Article shall be construed both as purposes and powers and each as an independent purpose and power. The enumeration of specific purposes and powers shall not be held to limit or restrict in any manner the purposes and powers of the corporation, and the purposes and powers therein specified shall be in no wise limited or restricted by reference to, or inference from, the terms of

any provision of this or any other Article hereof.

III.

The corporation shall have perpetual existence.

IV.

The private property of the shareholders of the corporation shall not be subject to payments of corporation debts to any extent whatever.

V.

The registered office of the corporation is at 819 Dover Highway, Suite 23, Pioneer Square, Sandpoint, Idaho 83864.

VI.

The aggregate number of shares which the corporation shall have authority to issue is 25,000 shares of one class only and each share shall have a par value of \$1.00. All of said stock shall be common stock and non-assessable having equal voting rights, powers, preferences, and restrictions; each of said shares shall be in all respects equal to every other share.

VII.

The business of the corporation shall be managed by its Board of Directors. The number of directors constituting the entire Board shall be no more than three (3); and subject to such maximum, may be decreased to no more than one (1); and shall be increased or decreased from time to time by amendment of the Bylaws in a manner not prohibited by law. Until so changed, the number shall be one (1).

The name and address of the incorporator is as follows:

MARY A. BUHL

P.O. Box 1868
Sandpoint, Idaho 83864

The name and address of the person who is to serve as director until the first annual meeting of the stockholders or until her successor is elected and qualify is as follows:

MARY A. BUHL

P.O. Box 1868
Sandpoint, Idaho 83864

VIII.

The initial registered office and the name of the initial registered agent is as follows:

MARY A. BUHL

P.O. Box 1868
Sandpoint, Idaho 83864

IX.

An amendment altering these Articles of this corporation in any respect may be adopted by a vote of the holders of three-fourths (3/4) of the outstanding shares unless specifically prohibited by law, then by such vote as the law requires.

IN WITNESS WHEREOF, the incorporators have executed this instrument in triplicate on this 7th day of May, 1985.

MARY A. BUHL