

State of Idaho

Department of State

CERTIFICATE OF AUTHORITY OF

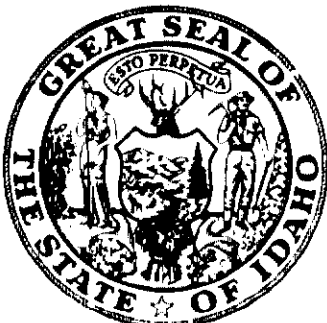
CHECKRITE RECOVERY SERVICES, INC.

File number C 123569

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that an Application for Certificate of Authority to transact business in this State, duly executed 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 Authority to transact business in this State attach hereto a duplicate of the Application for such Certificate.

Dated: April 8, 1998



Pete T. Cenarrusa
SECRETARY OF STATE

By *Valerie L. Weinreich*

Secretary of State
Corporations Division
Suite 315, West Tower
2 Martin Luther King Jr. Dr.
Atlanta, Georgia 30334-1530

DOCKET NUMBER : 980920014
CONTROL NUMBER : 9805266
DATE INC/AUTH/FILED: 02/11/1998
JURISDICTION : GEORGIA
PRINT DATE : 04/02/1998
FORM NUMBER : 211

C T CORPORATION SYSTEM
ATTN: JO ANN HODSON
1201 PEACHTREE ST NE
ATLANTA GA 30361

CO APR-8 AM 8:40
STATE OF GEORGIA

CERTIFICATE OF EXISTENCE

I, Lewis A. Massey, the Secretary of State of the State of Georgia, do hereby certify under the seal of my office that

CHECKRITE RECOVERY SERVICES, INC.
A DOMESTIC PROFIT CORPORATION

was formed in the jurisdiction stated above or was authorized to transact business in Georgia on the above date. Said entity is in compliance with the applicable filing and annual registration provisions of Title 14 of the Official Code of Georgia Annotated and has not filed articles of dissolution, certificate of cancellation, or any other similar document with the office of the Secretary of State.

This certificate relates only to the legal existence of the above-named entity as of the date issued. It does not certify whether or not a notice of intent to dissolve, an application for withdrawal, a statement of commencement of winding up, or any other similar document has been filed or is pending with the Secretary of State.

This certificate is issued pursuant to Title 14 of the Official Code of Georgia Annotated and is prima-facie evidence that said entity is in existence or is authorized to transact business in this state.

Lewis A. Massey
LEWIS A. MASSEY
SECRETARY OF STATE

