

State of Idaho

Department of State

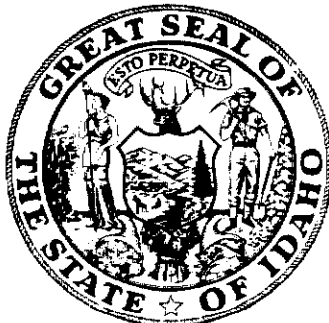
CERTIFICATE OF AUTHORITY
OF

CREDITORS MULTI SYSTEMS, INC.
File number C 124618

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: June 29, 1998



Pete T. Cenarrusa
SECRETARY OF STATE

By *B. E. Hantes*



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

To the Secretary of State of Idaho:

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

- The name of the corporation is Creditors Multi Systems, Inc.
- The name which it shall use in Idaho is _____
- It is incorporated under the laws of State of Alabama
- Its date of incorporation is May 15, 1987
- The address of its principal office is 1501 Government St. Mobile, AL 36604
- The address to which correspondence should be addressed, if different from item 5, is _____
P.O. Box 6729 Mobile, AL 36660
- The street address of its registered office in Idaho is 300 N. 6th St. Boise, ID 83702
_____, and its registered agent in Idaho at that address is C.T. Corporation System
- The names and respective business addresses of its directors and officers are:

Name	Office	Address
<u>Lynn E. Fowler</u>	<u>President</u>	<u>1501 Government St. Mobile, AL 36604</u>
<u>Tonya G. Whigham</u>	<u>Secretary/Treasurer</u>	<u>1501 Government St. Mobile, AL 36604</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Dated: _____

Creditors Multi Systems, Inc.

(Corporation name)

By Tonya G. Whigham *Tonya G. Whigham*

Its Secretary/Treasurer

(specify capacity of signer)

Customer Acct #: _____
18000 SECRETARY OF STATE
(if using pre-paid account)

CK: 27006 CT: 10072 IN: 119639

1 @ 100.00 = 100.00 AUTH PRO

C124618

g:\corpform\ACA.ppt Revised 7/87

STATE OF IDAHO
53 JUN 29 AM 8:57

98 JUN 15 AM 10:27
STATE OF IDAHO

STATE OF ALABAMA

I, Jim Bennett, Secretary of State of the State of Alabama, having custody of the Great and Principal Seal of said State, do hereby certify that the domestic corporation records on file in this office disclose that Creditors Multi Systems, Inc. incorporated in Mobile County, Mobile, Alabama on May 15, 1987. I further certify that the records do not disclose that said Creditors Multi Systems, Inc. has been dissolved.

98 JUN 15 AM 10:28
OFFICE OF THE SECRETARY OF STATE
STATE OF ALABAMA



In Testimony Whereof, I have hereunto set my hand and affixed the Great Seal of the State, at the Capitol, in the City of Montgomery, on this day.

May 4, 1998

Date

Jim Bennett

Jim Bennett

Secretary of State