

State of Idaho

Office of the Secretary of State

**CERTIFICATE OF AUTHORITY
OF
HARRISON CREDIT CORP.**

File Number C 139322

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 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: June 4, 2001



Pete T. Cenarrusa
SECRETARY OF STATE

By *Sally L. Lutz*

FILED/RECEIVED
RECEIVED



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

01 MAY 10 AM 9:27
SECRETARY OF STATE
STATE OF IDAHO

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 Harrison Credit Corp.
- The name which it shall use in Idaho is Harrison Credit Corp.
- It is incorporated under the laws of Delaware
- Its date of incorporation is 6-22-99
- The address of its principal office is 450 Mamaroneck Ave.
Harrison, N.Y. 10528
- The address to which correspondence should be addressed, if different from item 5, is 450 Mamaroneck Ave. - Harrison, N.Y. 10528
- The street address of its registered office in Idaho is 90 CT Corporation
System, and its registered agent in Idaho at that address is 300 N. 6th St.
Boise, Idaho
83701
- The names and respective business addresses of its directors and officers are:

Name	Office	Address
Peter H. Sorenson	Pres.	44 Dorothy Dr. - Morristown, NJ
Lori Rezza	Vice Pres.	2781 86th St. - Brooklyn, NY
Andy Yan	Asst. Secy	86-16 60th Ave. - Elmhurst, NY
Mary K. Brady	Asst. Treasurer	12 Walker Pl. - Staten Island, NY

Dated: 4/4/01

Harrison Credit Corp.
(Corporation name)

By Lori Rezza

Its LORI REZZA
VICE PRESIDENT
(specify capacity of signer)

Customer Acct # :

(if using pre-paid IDAHO SECRETARY OF STATE

Secretary of State use only

06/04/2001 09:00
CK: 25330 CT: 147171 BN: 400700

1 @ 100.00 = 100.00 AUTH PRO # 2
1 @ 20.00 = 20.00 CORP SUR # 3

Revised 7/97
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C 139322

State of Delaware

Office of the Secretary of State

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01 JUN -4 AM 10:22

SECRETARY OF STATE
STATE OF IDAHO

I, HARRIET SMITH WINDSOR, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY "HARRISON CREDIT CORP." IS DULY INCORPORATED UNDER THE LAWS OF THE STATE OF DELAWARE AND IS IN GOOD STANDING AND HAS A LEGAL CORPORATE EXISTENCE SO FAR AS THE RECORDS OF THIS OFFICE SHOW, AS OF THE TWENTY-FIFTH DAY OF MAY, A.D. 2001.

AND I DO HEREBY FURTHER CERTIFY THAT THE ANNUAL REPORTS HAVE BEEN FILED TO DATE.

AND I DO HEREBY FURTHER CERTIFY THAT THE FRANCHISE TAXES HAVE BEEN PAID TO DATE.



Harriet Smith Windsor
Harriet Smith Windsor, Secretary of State

3047926 8300

AUTHENTICATION: 1153519

010250868

DATE: 05-25-01