

State of Idaho

Department of State

CERTIFICATE OF AUTHORITY OF AMERICAN INTERNATIONAL RECOVERY, INC.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that
duplicate originals of an Application of AMERICAN INTERNATIONAL RECOVERY, INC.

_____ for a Certificate of Authority to transact business in this State,
duly signed and verified 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 AMERICAN INTERNATIONAL RECOVERY, INC.
to transact business in this State under the name AMERICAN INTERNATIONAL RECOVERY, INC.
_____ and attach hereto a duplicate original of the Application
for such Certificate.

Dated September 14, 1987



Pete T. Cenarrusa

SECRETARY OF STATE

Sandra Matthews

Corporation Clerk

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

To the Secretary of State of Idaho

Pursuant to Section 30-1-110, Idaho Code, the undersigned Corporation hereby applies for a Certificate of Authority to transact business in your State, and for that purpose submits the following statement:

1. The name of the corporation is American International Recovery, Inc.

2. The name which it shall use in Idaho is _____

(To be used only when required to avoid a conflict with a name already on file. Must be accompanied by a Board of Directors resolution adopting assumed name in Idaho.)

3. It is incorporated under the laws of Delaware

4. The date of its incorporation is December 15, 1986 and the period of its duration is Perpetual

5. The address of its principal office in the state or country under the laws of which it is incorporated is 229 South State Street Dover, Delaware 19901

6. The address to which correspondence should be addressed, if different from that in item 5. 50 South Clinton Street P.O. Box 1178 East Orange, NJ 07018

7. The street address of its proposed registered office in Idaho is c/o The Prentice-Hall Corporation System, Inc., One Capital Center, 999 Main Street Boise, Idaho 83702, and the name of its proposed registered agent in Idaho at that address is The Prentice-Hall Corporation System, Inc.

8. The purpose or purposes which it proposes to pursue in the transaction of business in Idaho are: See Exhibit B

9. The names and respective addresses of its directors and officers are:

Name	Office	Address
See Exhibit A		

(continued on reverse)

Name

Office

Address

10. The corporation accepts and shall comply with the provisions of the Constitution and the laws of the State of Idaho.

11. This Application is accompanied by a certificate of Corporate Status or Existence, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated: 8/27/87

American International Recovery, Inc.
(Corporation Name)

By [Signature]

Robert S. Weinroth Its President/Vice President (please specify)

and [Signature]

Maureen P. Tully Its Secretary (please specify)

STATE OF NEW YORK

COUNTY OF NEW YORK

I, ROSALIE A. BROWN, a notary public, do hereby certify that on

this 27th day of August, 19 87, personally appeared before

me ROBERT S. WEINROTH, who being by me first duly sworn, declared that (s)he

is the VICE PRESIDENT of AMERICAN INTERNATIONAL RECOVERY INC

that (s)he signed the foregoing document as VICE PRESIDENT of the corporation and that the statements therein contained are true.

ROSALIE A. BROWN
Notary Public, State of New York
No. 03-4749155
Qualified in Bronx County
Certificate filed in New York County
Commission Expires May 30, 1989

[Signature]
Notary Public

AMERICAN INTERNATIONAL RECOVERY, INC.DIRECTORS

<u>Name</u>	<u>Address</u>
Maurice R. Greenberg	1 East 66th Street New York, NY 10028
Thomas R. Tizzio	10 Deepdale Drive Middletown, NJ 07748
Robert M. Sandler	3 Crestwood Drive Bridgewater, NJ 08807
Robert W. Witty	5 Mountain Ridge Road Livingston, NJ 07039
Charles R. Shader	3 Crestwood Street Syosset, NY 11791
Robert S. Weinroth	269 Holland Court Bridgewater, NJ 08807
John Hughes	441 Joan Street S. Plainfield, NJ 07080
Wayland M. Mead	22 Lucille CT. Massapequa, NY 11758
Edward Matthews	45 Montdale Circle Princeton, NJ 08540

OFFICERS

<u>Name</u>	<u>Title</u>	<u>Address</u>
Charles R. Shader	President	3 Crestwood Street Syosset, NY 11791
Robert S. Weinroth	Vice President	269 Holland Court Bridgewater, NJ 08807
Alexander Biel	Vice President/ Comptroller	2727 Audrey Terrace Union, NJ 07083
Maureen Tully	Secretary	626 Jefferson Street Hoboken, NJ 07030
Elizabeth Tuck	Assistant Secretary	1030-2 Franklin Avenue, N. Valley Stream, NY 11580
Frank Filippes	Treasurer	153 Preston Drive Gillette, NJ 07933

EXHIBIT B

AMERICAN INTERNATIONAL RECOVERY, INC.

The purpose of the corporation is to operate as a collection company for both claims and credit collections. The purpose of the corporation is also to engage in any lawful act or activity for which corporations may be organized under the General Corporation Law of Delaware.

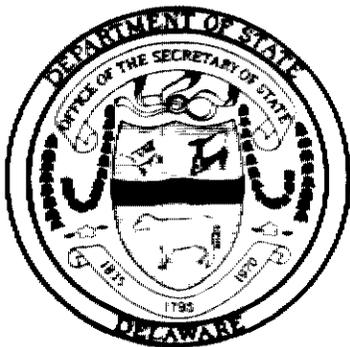


RECEIVED
SECRETARY OF STATE
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Office of Secretary of State

I, MICHAEL HARKINS, SECRETARY OF STATE OF THE STATE OF DELAWARE DO HEREBY CERTIFY AMERICAN INTERNATIONAL RECOVERY, INC. 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 DATE SHOWN BELOW.

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Michael Harkins

Michael Harkins, Secretary of State

AUTHENTICATION: 11388976

DATE: 09/08/1987