## State of Idaho

Office of the Secretary of State

#### CERTIFICATE OF AUTHORITY

OF

#### PIONEER CREDIT RECOVERY, INC.

File Number C 140180

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: August 6, 2001



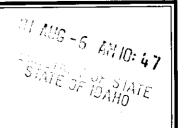
Pet / Cemeruse SECRETARY OF STATE

By Matalie Terrenty



### **APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)**

(Instructions on Back of Application)



The undersigned Corporation applies for a Certificate of Authority and states as follows:			
1.	1. The name of the corporation is: Pioneer Credit Recovery, Inc.		
2.	2. The name which it shall use in Idaho is: Pioneer Credit Recovery, Inc.		
3.	. It is incorporated under the laws of: <u>New York State</u>		
4.	· · · · · · · · · · · · · · · · · · ·		
5.	The address of its principal office is: 26 Edward St., Ardade, NY 14009		
6. The address to which correspondence should be addressed, if different from item 5, is:  P.O. Box 100, Arcade, NY 14009			
7. The street address of its registered office in Idaho is: 2691 N. Bobcat Way, P.O. Box 1342  Betty  Meridian, ID 83680, and its registered agent in Idaho at that address is: Nichols dba The Perfect Solution			
8. The names and respective business addresses of its directors and officers are:			
	Name Office	Address	
	Kathleen M. Balus Pres/CEO	26 Edward St., Arcade NY 14009	
	Mark Balus Exec. Vice Pres	26_Edward_St., Arcade,NY-14009	
	Everett Stagg Sec/COO	26_Edward_St., Arcade,NY-14009	
	Joan Ludwick Treas/CFO	2 <del>6-Edward-St., Arcade NY-14009</del>	
Da	ited: August 3, 2001	Customer Acct # :	
	gnature: Lauler M. Balus	(if using pre-paid account)  Secretary of State use only	
Ту	pedName: <u>Kathleen M. Balus</u>	IDAMO SECRETARY OF STATE  IDAMO SECRETARY OF STATE  OB/07/2001 05:00  CK: 7271 CT: 149764 BH: 412079  1 0 100.00 = 100.00 AUTH PRO # 2	
Ca	apacity: President/CEO	CK: 7271 C1: 149/64 BM: 4169/6 1 @ 100.00 = 100.00 AUTH PRO # 2	

# State of New York Department of State

I hereby certify, that the Certificate of Incorporation of PIONEER CREDIT RECOVERY, INC. was filed on 07/01/1985, with perpetual duration, and that a diligent examination has been made of the Corporate index for documents filed with this Department for a certificate, order, or record of a dissolution, and upon such examination, no such certificate, order or record has been found, and that so far as indicated by the records of this Department, such corporation is a subsisting corporation.

Witness my hand and the official seal of the Department of State at the City of Albany, this 31st day of July two thousand and one.

Special Deputy Secretary of State

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