State of Idaho

Office of the Secretary of State

AMENDED CERTIFICATE OF AUTHORITY

OF

PIONEER CREDIT RECOVERY, INC.

File Number C 140180

I, PETE T. CENARRUSA, Secretary of the State, hereby certify that an Application for Amended Certificate of Authority, 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 Amended Certificate of Authority to reflect the name change from PIONEER CREDIT RECOVERY, INC. to PAYUP WINDDOWN, INC. and attach hereto a duplicate of the application for such amended certificate.

Dated: February 15, 2002



Pet / Cenerusa SECRETARY OF STATE

By - Walnie Terrenty



CERTIFICATE OF AUTHORITY FFB -7 PH 2: 06 APPLICATION FOR AMENDED STATE OF IDAHO

(Instructions on back of application)

| То | | 4, Idaho Code , the undersigned act business in the State of Idah | d Corporation hereby applies for an amende no and for that purpose submits the following | |
|-------------------------------|--|--|---|---------|
| 1. | . A Certificate of Authority was issued to the corporation by your office on _August_6, 2001, authorizing it to transact business in the State of Idaho under the name of | | | |
| | | | | |
| Pioneer Credit Recovery, Inc. | | | | · · |
| 2. | | changed to <u>Payup Wind</u> | | NO FEB |
| 3. | The second secon | | | 1 Mg 5. |
| 4. | It has changed its jurisdiction of incorporation, without a change of corporate identity to: | | | 38 |
| | Details 1 00 00 | Dianam Cradit | - Pacovory Inc | |
| | Dated: 1-22-02 Pioneer Credit Recovery, Inc. (Corporation Name) Signature Latitutu Balus | | | |
| | | | | |
| | Typed Name <u>Kathleen M. Balus</u> | | | |
| | | Capacity <u>President</u> | | |
| | | | | |
| | | | Customer Acct # : | |
| | | | (if using pre-paid account) | |
| | | | Secretary of State use only | |

IBAHO SECRETARY OF STATE

92/15/2002 05:00

CK: 8894 CT: 149764 BH: 446631

1 8 38.86 = 38.68 AMEND CERT # 2

State of New York Department of State

I hereby certify, that the Certificate of Incorporation of PAYUP WINDDOWN, INC. was filed on 07/01/1985, under the name of PIONEER CREDIT RECOVERY, INC., 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.

A Certificate of Amendment PIONEER CREDIT RECOVERY, INC., changing its name to PAYUP WINDDOWN, INC., was filed 01/09/2002.



Witness my hand and the official seal of the Department of State at the City of Albany, this 25th day of January two thousand and two.

Special Deputy Secretary of State

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