

State of Idaho

Department of State

CERTIFICATE OF AUTHORITY OF

DIVERSIFIED ADJUSTMENT SERVICE, INCORPORATED

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of DIVERSIFIED ADJUSTMENT SERVICE, INCORPORATED 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 DIVERSIFIED ADJUSTMENT SERVICE, INCORPORATED to transact business in this State under the name DIVERSIFIED ADJUSTMENT SERVICE, INCORPORATED and attach hereto a duplicate original of the Application for such Certificate.

Dated: December 19, 1991



Pete T. Cenarrusa

SECRETARY OF STATE

Joyce Coulson

Corporation Clerk

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

RECEIVED
SECRETARY OF STATE
JAN 19 1981
9:23 AM

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 DIVERSIFIED ADJUSTMENT SERVICE, INCORPORATED

2. The name which it shall use in Idaho is DIVERSIFIED ADJUSTMENT SERVICE, INCORPORATED

(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 MINNESOTA

4. The date of its incorporation is JANUARY 2, 1981 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 277 COON RAPIDS BLVD #209, COON RAPIDS, MN 55433

6. The address to which correspondence should be addressed, if different from that in Item 5.

7. The street address of its proposed registered office in Idaho is 300 NORTH 6TH ST, BOISE ID 83701, and the name of its proposed registered agent in Idaho at that address is CT CORPORATION SYSTEM

8. The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are: OPERATE A COLLECTION AGENCY - ANY AND ALL LAWFUL BUSINESS PURPOSES.

(Continued on reverse)

Submit application and certificate of status to:

Office of the Secretary of State
Division of Corporations
Statehouse, Room 203
Boise, Idaho 83720

Secretary of State use only

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

Name	Office	Address
KATHLEEN J. ZUREK	PRESIDENT	1930 127TH CIR NW/COON RAPIDS, MN 55448
SALLY GALLAGHER	VICE-PRESIDENT	1489 WINDMERE CIRCLE/FRIDLEY, MN 55421
ROBERT ZUREK	SECRETARY/TREASURER	1930 127TH CIR NW/COON RAPIDS, MN 55448

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: 12/10/91

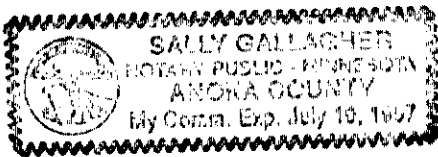
DIVERSIFIED ADJUSTMENT SERVICE, INCORPORATED

By Kathleen J. Zurek (Corporation name) President
Its President/Vice President (please specify)
 and Robert A. Zurek Secretary
Its Secretary/Assistant Secretary (please specify)

STATE OF MINNESOTA)
 COUNTY OF ANOXA) ss:

I, Sally Gallagher, a notary public, do hereby certify that on this 10 day of December, 19 91, personally appeared before me Kathleen J. Zurek, who being by me first duly sworn, declared that (s)he is the President of Diversified Adjustment Service, Incorporated

that (s)he signed the foregoing documents as President of the corporation and that the statements therein contained are true.



Sally Gallagher
 Notary Public

State of Minnesota

SECRETARY OF STATE

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SEC. OF STATE
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Certificate of Good Standing

I, Joan Anderson Grove, Secretary of State of Minnesota, do certify that: The corporation listed below is a corporation formed under the laws of Minnesota; that the corporation was formed by the filing of Articles of Incorporation with the Office of the Secretary of State on the date listed below; that the corporation is governed by the chapter of Minnesota Statutes listed below; that this corporation is authorized to do business as a corporation at the time this certificate is issued; and that amendments to the articles of that corporation were filed on the dates listed below.

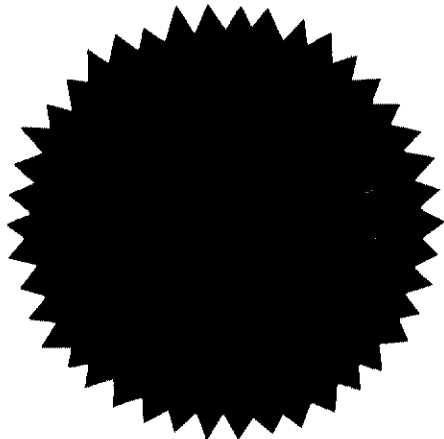
Name: Diversified Adjustment Service, Incorporated

Date Formed: 01/02/1981

Chapter Governed By: 302A

Amendments Filed On: 01/02/1981-ORIGINAL
7101 Hwy 65 #5 Fridley 55432 -CURRENT NAME
Diversified Adjustment Service, Incorporated
08/05/1981-REGISTERED OFFICE ADDRESS 7260 Univ Ave NE
Fridley 55432

This certificate has been issued on 12/10/91.



Joan Anderson Grove
Secretary of State.