State of Idaho

Office of the Secretary of State

CERTIFICATE OF AUTHORITY

OF

CONSUMER CREDIT COUNSELING SERVICE OF SOUTHERN NEW ENGLAND, INC.

File Number C 156327

I, BEN YSURSA, 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 Non-Profit 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: 3 September 2004



Ben youra

SECRETARY OF STATE

By Mery Delines



APPLICATION FOR CERTIFICATE **OF AUTHORITY (Nonprofit)**

(Instructions on back of application) 2004 SEP -3 PM 2: 15 The undersigned Corporation applies for a Certificate of Authority and states as follows:

	The name of the corporation is: Consumer Credit Counseling Service of Southern New England, Inc.			
2.	The name which it shall	The name which it shall use in Idaho is: Consumer Credit Counseling Service of Southern New England, In		
3.	It is incorporated under the laws of: Massachusetts			
4.	Its date of incorporation is: 02/03/1972 and its duration, if other than perpetual, is:			
5.	The street address of its principal office is:			
	501 Centerville Road, 2nd Floor, Warwick, Rhode Island, 02886			
6.	The address to which correspondence should be addressed, if different than item 5, is:			
7.	The street address of its 5527 Kendall Street,	s registered office in Idaho Boise, ID 83706	is:	
	and its registered agen	t in Idaho at that address is	s: Record Search & Information Services, Inc.	
8.	Does the corporation ha	ive members?	Yes No	
9.	The names and respect	ive addresses of its direct	ors and officers are:	
	Name	Office	Address	
Stephen R. Bucci		President	501 Centerville Rd., 2nd fl., Warwick, RI 02886	
Paul Robertson		Secretary	150 Federal Street, Boston, MA 02110	
Lorenzo Mendizabal		T		
	renzo Mendizabai	Treasurer	Griffin Center, 4 Griffin Rd. N., Windsor, CT 06095	
	verizo iviendizabai	rreasurer	Griffin Center, 4 Griffin Rd. N., Windsor, CT 06095	
_ 	verizo iviendizabai	Treasurer	Griffin Center, 4 Griffin Rd. N., Windsor, CT 06095	
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The Commonwealth of Massachusetts Secretary of the Commonwealth State House, Boston, Massachusetts 02188

William Francis Galvin Secretary of the Commonwealth

August 19, 2004

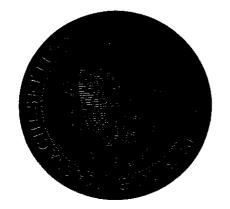
TO WHOM IT MAY CONCERN:

I hereby certify that according to the records of this office

CONSUMER CREDIT COUNSELING SERVICE OF SOUTHERN NEW ENGLAND, INC.

is a domestic corporation organized on February 3, 1972 (Chapter 180).

I further certify that there are no proceedings presently pending under the Massachusetts General Laws Chapter 180 section 26 A, for revocation of the charter of said corporation; that the State Secretary has not received notice of dissolution of the corporation pursuant to Massachusetts General Laws, Chapter 180, Section 11, 11A, or 11B; that said corporation has filed all annual reports, and paid all fees with respect to such reports, and so far as appears of record said corporation has legal existence and is in good standing with this office.



In testimony of which,
I have hereunto affixed the
Great Seal of the Commonwealth
on the date first above written.

Secretary of the Commonwealth

* This is not a tax clearance. Certificates certifying that all taxes due and payable by the corporation have been paid or provided for are issued by the Department of Revenue.