

State of Idaho

Office of the Secretary of State

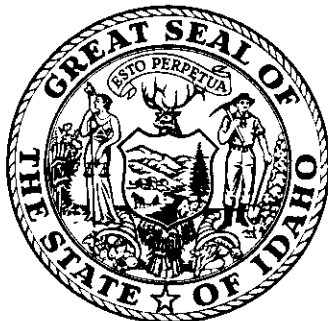
**CERTIFICATE OF AUTHORITY
OF
CONSUMER CREDIT SERVICES, INC.**

File Number C 149979

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 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: 11 July 2003



Ben Yursa

SECRETARY OF STATE

By

[Signature]

2003 JUL 11 AM 9:04
SECRETARY OF STATE
STATE OF IDAHO



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:

- The name of the corporation is:
Consumer Credit Services, Inc.
- The name which it shall use in Idaho is: _____
- It is incorporated under the laws of: Florida
- Its date of incorporation is: 8/12/98
- The address of its principal office is:
4417 Beach Blvd, Suite304 Bldg 1100 Jacksonville, FL 32207
- The address to which correspondence should be addressed, if different from item 5, is:

- The street address of its registered office in Idaho is: CT Corporation Systems
and its registered agent in Idaho at that address is: 300 North 6th St Boise, ID 33702
- The names and respective business addresses of its directors and officers are:

Name	Office	Address
James J Hammond	President	4417 Beach Blvd. Suite 304 Bldg 1100
N/A		
N/A		
N/A		
N/A		
N/A		

Dated: 7/9/03

Signature: [Handwritten Signature]

Typed Name: James J Hammond

Capacity: President

IDAHO SECRETARY OF STATE
07/11/2003 05:00
 CK: 4282 CT: 171452 BH: 690544
 1 @ 100.00 = 100.00 CORP # 2

Customer Acct # _____
 of using pre-paid accounts
 Secretary of State use only

C149979

© 2001 James L. ...
 Terms and conditions apply. 10/1/01
 Revised 7/2002

State of Florida



Department of State

2003 JUL 11 AM 9:04
SECRETARY OF STATE
STATE OF IDAHO

I certify from the records of this office that CONSUMER CREDIT SERVICES, INC., is a corporation organized under the laws of the State of Florida, filed on August 12, 1998.

The document number of this corporation is P98000071347.

I further certify that said corporation has paid all fees due this office through December 31, 2002, that its most recent annual report/uniform business report was filed on August 25, 2002, and its status is active.

I further certify that said corporation has not filed Articles of Dissolution.

Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capitol, this the
Eighth day of July, 2003



CR2EO22 (2-03)

Glenda E. Hood
Glenda E. Hood
Secretary of State