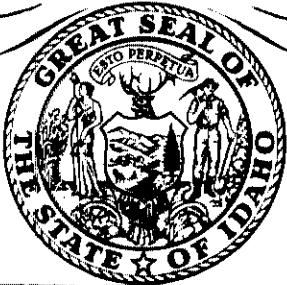


State of Idaho



Department of State.

CERTIFICATE OF INCORPORATION

I, ARNOLD WILLIAMS, Secretary of State of the State of Idaho, and legal custodian of the corporation records of the State of Idaho do hereby certify that the original of the articles of incorporation of

BANNOCK COLLECTORS, INC.,

was filed in the office of the Secretary of State on the **Third** day
of **May** A.D. One Thousand Nine Hundred **Sixty-one** and
duly recorded on Film No. **114** of Record of Domestic Corporations, of the State of Idaho,
and that the said articles contain the statement of facts required by Section 30-103, Idaho Code.

I FURTHER CERTIFY, That the persons executing the articles and their associates and successors are hereby constituted a corporation, by the name hereinbefore stated, for
perpetual existence from the date hereof, with its registered office in this State located at

Pocatello, in the County of **Bannock**.

IN TESTIMONY WHEREOF, I have hereunto
set my hand and affixed the Great Seal of the
State. Done at Boise City, the Capital of Idaho,
this **3rd** day of **May**,
A.D., 19**61**.

Secretary of State.

ARTICLES OF INCORPORATION
OF
BANNOCK COLLECTORS, INC.

KNOW ALL MEN BY THESE PRESENTS: That we, the undersigned, citizens and residents of the United State of America, and the State of Idaho, and each over the age of twenty-one years, for the purpose of organizing a corporation pursuant to the laws of the State of Idaho, do hereby make, sign, acknowledge, certify and file this certificate and Articles of In corporation for that purpose, as follows:

ARTICLE I.

NAME OF CORPORATION

The name of this corporation shall be and is: BANNOCK COLLECTORS, INC.

ARTICLE II.

PURPOSES

The purposes of this Corporation shall be:

SECTION 1. To engage in the business of collecting current and delinquent accounts, bills, obligations and indebtedness; to obtain and accept assignments of accounts, bills, obligations and indebtedness for collection upon contingent or fixed fees; to send statements, bills, letters and circulars to effect collection and to enforce collection by legal process in the courts.

SECTION 2. To obtain and acquire information, facts, statistics and circumstances concerning and relating to and effecting the business, capital, debt, credit, insolvency, responsibility and financial condition of individuals, firms and corporations and to furnish subscribers and customers with information in such respect.

SECTION 3. In general, to conduct in all its aspects the business of a collection and credit agency and to do everything necessary, incidental or conducive to the furtherance thereof.

SECTION 4. To purchase, acquire, own, improve, develop, lease as lessee or lessor, exchange, sell, dispose of and otherwise deal in real estate; to purchase, lease as lessee or lessor, build, construct, erect,

occupy and manage buildings of every kind and character whatsoever; to finance the purchase, acquisition, development, improvement and construction of land and buildings belonging to or to be acquired by this corporation or any other person, firm or corporation.

SECTION 5. To draw, make, accept, endorse, execute, issue and deal in promissory notes, bills of exchange, trade acceptances and other negotiable or transferable instruments and to borrow money and incur indebtedness as may be determined expedient.

SECTION 6. To purchase, lease as lessee, or otherwise acquire, and to hold for investment, improve, maintain and operate the business properties and other real estate, automotive vehicles, fixtures and supplies, stock in this and other corporations, and any other personal property, and to sell, assign, convey, lease as lessor, manage, pledge, mortgage or otherwise dispose of or encumber lands, building structures, vehicles, equipment, fixtures, supplies and any other real or personal property, tangible or intangible, which shall be deemed necessary, convenient or appropriate; and to do everything necessary or conductive to the full accomplishments of the foregoing objects in this Article II.

SECTION 7. To engage in any or all of the purposes or the powers enumerated in this Article II as a partner or joint venturer in such transactions.

SECTION 8. The purposes specified and enumerated in this Article II shall be construed as both powers and purposes of this corporation, and the enumeration of specific purposes and powers shall not be construed to limit or restrict in any manner the meaning of general terms or of the general powers of the corporation; nor shall the expression of one thing be deemed to exclude another, although it be of like nature not expressed.

ARTICLE III.

CORPORATE EXISTENCE

The term of existence of this corporation shall be perpetual.

ARTICLE IV.

PRINCIPAL PLACE OF BUSINESS

SECTION 1. The location of the corporation's registered office

in this State is Pocatello, Idaho, Bannock County, Idaho. The corporation may also maintain offices at such other place or places in the State of Idaho and the United States as the Board of Directors may from time to time decide. The post office address of the registered offices shall be Pocatello, Idaho.

SECTION 2. The operation and business of this corporation shall be carried on in the County of Bannock, State of Idaho, and in such other counties in the State of Idaho and in other states of the United States as the Board of Directors may from time to time decide.

ARTICLE V.

CAPITAL STOCK

The amount of the capital stock of the corporation shall be Ten Thousand Dollars (\$10,000.00) to consist of One Thousand (1,000) shares of common stock at the par value of Ten Dollars (\$10.00) each.

ARTICLE VI.

MANAGEMENT

Management of this corporation shall be vested in a Board of Directors of three to five directors. The directors shall be elected at the annual meeting of the stockholders in a manner and method therein provided.

ARTICLE VII.

DIRECTOR'S MEETINGS

The meeting of the Board of Directors may be held at the principal office of the corporation in this State, or at such other place or places within or without this State, for the transaction of any business of the corporation as the directors may by resolution provide. A majority of the Board of Directors shall constitute a quorum, and the act of the majority of the Directors shall be the act of the Board. At least one member of the Board of Directors shall be a resident of the State of Idaho.

ARTICLE VIII.

INCORPORATORS

The name, post office address and number of shares subscribed by each of the incorporators are as follows:

<u>NAME</u>	<u>ADDRESS</u>	<u>COMMON STOCK</u>
V. F. Stoebe	4500 State Street Boise, Idaho	1 Share
W. J. Anderson	P. O. Box 107 Idaho Falls, Idaho	1 Share
Ruland Williams	490 Memorial Drive Idaho Falls, Idaho	1 Share

All of the subscribers to these Articles of Incorporation are of full age, citizens of the United States and residents of the State of Idaho.

ARTICLE IX.

The corporation may amend, alter, add to, change or repeal any provision contained in these Articles of Incorporation in the manner provided by law.

IN WITNESS WHEREOF, we, as incorporators, and each of us, have hereunto set our hands and seals this 28th day of April, 1961.

Vern F. Stoebe
W. J. Anderson
Ruland Williams

STATE OF IDAHO)
County of Bonneville) :ss.

On this 28th day of April, 1961, before me, a Notary Public, for the State of Idaho, personally appeared W. J. ANDERSON and RULAND WILLIAMS, known to me to be the persons whose names are subscribed to the foregoing, and acknowledged to me that they executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

STATE OF IDAHO)
County of Ada) :ss.

John M. Sharp
Notary Public for Idaho
Residing at Idaho Falls, Idaho

On this 24th day of April, 1961, before me, a Notary Public for Idaho, personally appeared V. F. STOEBE, known to me to be the person whose name is subscribed to the foregoing and acknowledge to me that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

John M. Sharp
Notary Public for Idaho
Residing at: