

State of Idaho

Department of State

CERTIFICATE OF AUTHORITY OF

JDR RECOVERY CORPORATION
File number C 121072

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

Dated: October 1, 1997



Pete T. Cenarrusa
SECRETARY OF STATE

By

[Signature]

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

To the Secretary of State of Idaho:

The undersigned Corporation applies for a Certificate of Authority and states as follows:

Oct 1 10 46 AM '97

- The name of the corporation is JDR Recovery Corporation
- The name which it shall use in Idaho is JDR Recovery Corporation
- It is incorporated under the laws of New York
- Its date of incorporation is 10/23/80
- The address of its principal office is 500 N. Franklin Tpk, Ramsey NJ 07071
- The address to which correspondence should be addressed, if different from item 5, is (SAME)
- The street address of its registered office in Idaho is C T CORPORATION SYSTEM, 300 North 6th Street, Boise, ID 83702, and its registered agent in Idaho at that address is C T CORPORATION SYSTEM
- The names and respective business addresses of its directors and officers are:

Name	Office	Address
<u>Neil J. Hanley</u>	<u>President</u>	<u>500 N. Franklin Tpk, Ramsey NJ 07071</u>
<u>Steven Burns</u>	<u>Exc Vice President</u>	<u>500 N. Franklin Tpk, Ramsey NJ</u>
<u>Steven Briggs</u>	<u>Vice President</u>	<u>340 E. Centie Lake Dr, Duxbury MA 01928</u>
<u>John Porta</u>	<u>CEO</u>	<u>500 N. Franklin Tpk Ramsey NJ</u>
<u>David E. D'Anna</u>	<u>Director</u>	<u>500 N. Franklin Tpk Ramsey NJ</u>
<u>Gary Neems</u>	<u>Director</u>	<u>712 Fifth Ave., 28th Floor, New York NY 10019</u>
<u>Mitchell Hollin</u>	<u>Director</u>	<u>Webb + McKean, Spring House, PA 15772</u>

Dated: 9/23/97

JDR Recovery Corporation
(Corporation name)

By [Signature]

Its President
(Specify capacity of signer)

Customer Acct #: _____
(If using pre-paid account)

Secretary of State Use only

IDAHO SECRETARY OF STATE

10/01/1997 09:00
CK: 132059946 CT: 4567 BH: 43267

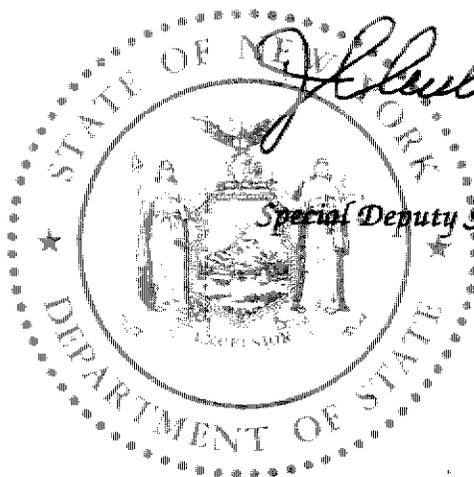
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State of New York) **ss:**
Department of State

I hereby certify, that the certificate of incorporation of JDR RECOVERY CORPORATION was filed on 10/23/1980, with perpetual duration, and that a diligent examination has been made of the index of corporation papers filed in 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.

*Witness my hand and the official seal
of the Department of State at the City
of Albany, this 25th day of September
one thousand nine hundred and
ninety-seven.*



Special Deputy Secretary of State

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