

State of Idaho

Department of State

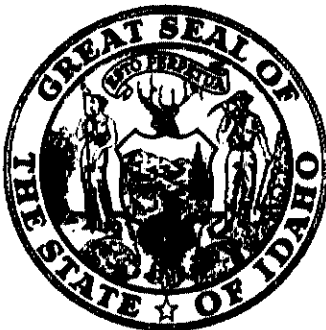
CERTIFICATE OF AUTHORITY OF

ELECTRONIC TRANSACTION CORPORATION

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

Dated: November 25, 1991



Pete T. Cenarrusa

SECRETARY OF STATE

Jonya Coulson
Corporation Clerk

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

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:

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1. The name of the corporation is ELECTRONIC TRANSACTION CORPORATION

2. The name which it shall use in Idaho is ELECTRONIC TRANSACTION CORPORATION

(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 Delaware

4. The date of its incorporation is June 27, 1986 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 1209 Orange Street, Wilmington, Delaware 19801

6. The address to which correspondence should be addressed, if different from that in item 5. 11000 Lake City Way NE - 4th Floor, Seattle, WA 98125

7. The street address of its proposed registered office in Idaho is 300 North 6th Street
Boise, Idaho 83701, and the name of its proposed registered agent in Idaho at that address is C T CORPORATION SYSTEM

8. The purpose or purposes which it proposes to pursue in the transaction of business in Idaho are: Computer services and collection agencies.

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

Name

Office

Address

PLEASE SEE ATTACHMENT.

(continued on reverse)

Name	Office	Address

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: September 20th 1991

ELECTRONIC TRANSACTION CORPORATION

(Corporation Name)
 By David Alexander
 Its President
 and Steve Peterson
 Its Secretary

STATE OF WASHINGTON)
) ss:
 COUNTY OF KING)

I, JACKIE M. MARTIN, a notary public, do hereby certify that on
 this 23rd day of September, 19 91, personally appeared before
 me David Alexander, who being by me first duly sworn, declared that (s)he
 is the President of ELECTRONIC TRANSACTION CORPORATION

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

Jackie M Martin
 Notary Public

ELECTRONIC INDUSTRIES CORP
OFFICERS

NAME	TITLE	BUSINESS ADDRESS
DAVID ALEXANDER 8057 CREST DR N.E. SEATTLE, WA 98115 SSN504-58-7411 (206)525-0369	PRESIDENT OFFICER	11000 Lake City Way N.E. 4th Floor Seattle, WA 98125
DENIS DUNANN 14045 170TH LANE N.E. WOODINVILLE, WA 98072 SSN526-78-9060 (206)485-8810	V.PRES OFFICER	11000 Lake City Way N.E. 4th Floor Seattle, WA 98125
TIMOTHY BIRK 8858 N.E. 145TH ST BOTHELL, WA 98011 SSN523-88-4948 (206)488-7907	S.V.PRES OFFICER	11000 Lake City Way N.E. 4th Floor Seattle, WA 98125
JOSEPH CHRISTY 16827 S.E. 34TH ST. BELLEVUE, WA 98008 SSN310-36-5060 (206)747-8466	V.PRES OFFICER	11000 Lake City Way N.E. 4th Floor Seattle, WA 98125
STEPHEN JOHNSON 37024 32ND AVE. S. AUBURN WA 98001 SSN517-52-4474 (206)874-3768	V.PRES OFFICER	11000 Lake City Way N.E. 4th Floor Seattle, WA 98125
JEFFERY SCOTT PENDER 8144 WALNUT HILL LANE SUITE 483 DALLAS TX 75231 (214)361-3161	V.PRES OFFICER	11000 Lake City Way N.E. 4th Floor Seattle, WA 98125
KENNETH FABRIZIO 8024 197TH ST S.E. SNOHOMISH WA 98290 (206)481-6835	V.PRES OFFICER	11000 Lake City Way N.E. 4th Floor Seattle, WA 98125
DEREK DUNANN 11202 EVANSTON AVE N SEATTLE, WA 98133 (206)367-9278	V.PRES OFFICER	11000 Lake City Way N.E. 4th Floor Seattle, WA 98125
JIM NICHOLS 1080 W. COUNTY RD. F ST PAUL, MN 55126-8201 (612)483-7111	V.PRES OFFICER	11000 Lake City Way N.E. 4th Floor Seattle, WA 98125

STEVE PETERSON
1080 W. COUNTY RD. F
ST PAUL, MN 55126-8201
(612)483-7111

HAROLD HAVERTY
1080 W. COUNTY RD F.
ST PAUL, MN 55126-8201
(612)483-7111

V. PRES/SECRETARY
OFFICER

11000 Lake City Way N.E.
4th Floor
Seattle, WA 98125

DIRECTOR

11000 Lake City Way N.E.
4th Floor
Seattle, WA 98125

State of Delaware

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Office of Secretary of State

I, MICHAEL HARKINS, SECRETARY OF STATE OF THE STATE OF DELAWARE DO HEREBY CERTIFY ELECTRONIC TRANSACTION CORPORATION IS DULY INCORPORATED UNDER THE LAWS OF THE STATE OF DELAWARE AND IS IN GOOD STANDING AND HAS A LEGAL CORPORATE EXISTENCE SO FAR AS THE RECORDS OF THIS OFFICE SHOW, AS OF THE DATE SHOWN BELOW.

AND I DO HEREBY FURTHER CERTIFY THAT THE ANNUAL REPORTS HAVE BEEN FILED TO DATE.

AND I DO HEREBY FURTHER CERTIFY THAT THE FRANCHISE TAXES HAVE BEEN PAID TO DATE.

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Michael Harkins
 Michael Harkins, Secretary of State
 *3240001

AUTHENTICATION:

DATE:

11/19/1991