State of Idaho

Office of the Secretary of State

CERTIFICATE OF AUTHORITY

OF

DISCOUNT FUNDING ASSOCIATES, INC.

File Number C 142249

I PETE T. CENARRUSA, 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: January 22, 2002



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SECRETARY OF STATE

By Morula Opelleny



APPLICATION FOR CERTIFICATE **OF AUTHORITY (For Profit)**

(Instructions on Back of Application)

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JELLIN THE STAIL The undersigned Corporation applies for a Certificate of Authority and states as follows: 1. The name of the corporation is: Discount Funding Associates, Inc. 2. The name which it shall use in Idaho is: Discount Funding Associates, Inc. 3. It is incorporated under the laws of: ${\tt \underline{New York}}$ 4. Its date of incorporation is: June 7,1979 5. The address of its principal office is: 110 Washington Drive, Centerport, NY 11721-1802 6. The address to which correspondence should be addressed, if different from item 5, is: 7. The street address of its registered office in Idaho is: 1423 Tyrell Lane, Boise, Idaho 83706 National Registered Agents ____, and its registered agent in Idaho at that address is: 8. The names and respective business addresses of its directors and officers are: Address Office Name 110 Washington Dr. Centerport, Y 1172 Stephen Mogelefsky President 110 Washington Dr. Centerport, Y 1172 Secretary Stephen Mogelefsky

Dated: November 28, 2001

Signature:

Typed Name: Stephen Mogelefsky

President Capacity: __

Customer Acct #:

(if using pre-paid account)

Secretary of State use only

IDAHO SECRETARY OF STATE 01/23/2002 05:00 CK: 6598 CT: 156116 BH: 441612 1 @ 100.00 = 100.00 AUTH PRO # 2

State of New York Department of State

I hereby certify, that the Certificate of Incorporation of DISCOUNT FUNDING ASSOCIATES, INC. was filed on 06/07/1979, under the name of DISCOUNT FACTORY ASSOCIATES, INC., with perpetual duration, and that a diligent examination has been made of the Corporate index for documents filed with 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.

A Certificate of Amendment DISCOUNT FACTORY ASSOCIATES, INC., changing its name to DISCOUNT FUNDING ASSOCIATES, INC., was filed 07/11/1984.

* * *

Witness my hand and the official seal of the Department of State at the City of Albany, this 26th day of November two thousand and one.

Special Deputy Secretary of State

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