

State of Idaho

Office of the Secretary of State

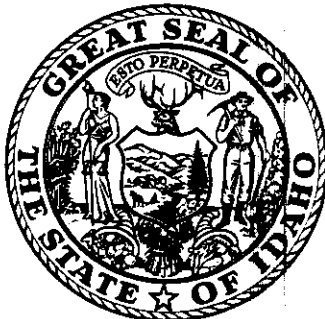
**CERTIFICATE OF AUTHORITY
OF
SECURITY CREDIT SYSTEMS, INC.**

File Number C 149109

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: 8 May 2003



Ben Yursa
SECRETARY OF STATE

By *[Signature]*



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

2003 APR 28 AM 9:41

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

STATE OF IDAHO

1. The name of the corporation is:

SECURITY CREDIT SYSTEMS, INC.

2. The name which it shall use in Idaho is: SECURITY CREDIT SYSTEMS, INC.

3. It is incorporated under the laws of: NEW YORK STATE

4. Its date of incorporation is: JULY 20, 1983

5. The address of its principal office is:

1250 NIAGARA STREET, BUFFALO, NEW YORK 14213

6. The address to which correspondence should be addressed, if different from item 5, is:

SAME

7. The street address of its registered office in Idaho is: 300 NORTH 6TH ST., BOISE, ID 83702

and its registered agent in Idaho at that address is: CT CORPORATION SYSTEM

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

Name	Office	Address
<u>ANGELO J. TRAVALE JR.</u>	<u>PRESIDENT</u>	<u>1250 NIAGARA ST. BUFFALO, NY</u>
<u>LEE F. DeMARIA</u>	<u>V. PRESIDENT</u>	<u>1250 NIAGARA ST. BUFFALO, NY</u>
<u>ROBERT M. DIXON</u>	<u>V. PRESIDENT</u>	<u>1250 NIAGARA ST. BUFFALO, NY</u>
<u>CLARA TRAVALE</u>	<u>SEC./TREASURER</u>	<u>1250 NIAGARA ST. BUFFALO, NY</u>
_____	_____	_____
_____	_____	_____

Dated: MARCH 26, 2003

Signature: *Angelo J. Travale Jr.*

Typed Name: ANGELO J. TRAVALE, JR.

Capacity: PRESIDENT/CEO

Customer Acct # :

(if using pre-paid account)

Secretary of State use only

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Revised 07/2002

IDAHO SECRETARY OF STATE
05/08/2003 05:00
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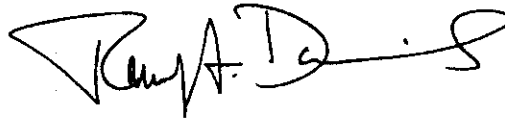
C149109

State of New York | ss:
Department of State

2003 APR 28 AM 9:41

I hereby certify, that the Certificate of Incorporation of SECURITY CREDIT SYSTEMS, INC. was filed on 07/20/1983, 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.

*Witness my hand and the official seal
of the Department of State at the City
of Albany, this 01st day of April
two thousand and three.*



Secretary of State

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