

State of Idaho

Department of State

CERTIFICATE OF AUTHORITY

OF

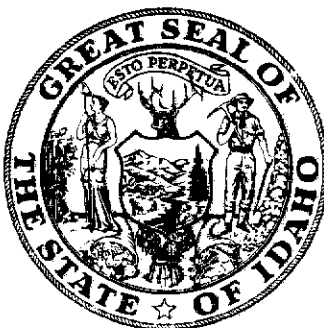
CREDITOR RESOURCES, INC.

File Number C 125393

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: August 26, 1998



Pete T. Cenarrusa
SECRETARY OF STATE

By *Rachel Stein*

APPLICATION FOR CERTIFICATE OF AUTHORITY (Non-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:

1. The name of the corporation is CREDITOR RESOURCES, INC.
2. The name which it shall use in Idaho is _____
3. It is incorporated under the laws of MICHIGAN
4. Its date of incorporation is 05-27-77
5. The address of its principal office is 21880 FARMINGTON ROAD, FARMINGTON MI 48336
6. The address to which correspondence should be addressed, if different from item 5, is _____
4333 EDGEWOOD RD., NE CEDAR RAPIDS, IA. 52499 ATTENTION: COLLEEN HANSON
7. The street address of its registered office in Idaho is 300 N 6TH ST., BOISE, ID 83701
_____, 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>MR. MARK OLSON</u>	<u>PRESIDENT</u>	<u>1100 JOHNSON FERRY RD., STE 300 ATLANTA, GA. 30342</u>
<u>MR. PAUL LATCHFORD</u>	<u>SECRETARY</u>	<u>1111 N. CHARLES ST. BALTIMORE, MD. 21201-5574</u>
<u>MS. SUSAN PETERS</u>	<u>TREASURER</u>	<u>1111 N. CHARLES ST. BALTIMORE, MD. 21201-5574</u>
<u>MS. DARLENE ROBERTS</u>	<u>VICE-PRESIDENT</u>	<u>1100 JOHNSON FERRY RD., STE. 300 ATLANTA, GA. 30342</u>
<u>MR. PATRICK S. BAIRD</u>	<u>DIRECTOR</u>	<u>4333 EDGEWOOD RD., NE CEDAR RAPIDS, IA 52499</u>
<u>MR. CRAIG D. VERMIE</u>	<u>DIRECTOR</u>	<u>4333 EDGEWOOD RD., NE CEDAR RAPIDS, IA 52499</u>

Dated: 08-07-98

CREDITOR RESOURCES, INC.

(Corporation name)

By _____

Its PRESIDENT

(specify capacity of signer)

Customer Acct # :

(if using pre-paid account)
IDaho SECRETARY OF STATE
Secretary of State use only
08/26/1998 09:00
CK: 2116158 CT: 183219 BH: 139908

1 @ 100.00 = 100.00 AUTH PRO

C125393



Michigan Department of Consumer and Industry Services

Lansing, Michigan

This is to Certify That

CREDITOR RESOURCES, INC.

*was validly incorporated on May 27, 1977, as a Michigan profit corporation,
and said corporation is validly in existence under the laws of this State.*

*This certificate is issued to attest to the fact that the corporation is in good standing
in this office as of this date and is duly authorized to transact business or conduct
affairs in Michigan and for no other purpose. It is in the usual form, made by me
as the proper officer, and is entitled to have full faith and credit given it in every
court and office within the United States.*

*In testimony whereof, I have hereunto set my
hand and affixed the Seal of the Department,
in the City of Lansing, this 10th day
of July, 1998.*

Julie Coll

, Director

Corporation, Securities and Land Development Bureau

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