State of Idaho

Office of the Secretary of State

CERTIFICATE OF AUTHORITY

OF

IMMEDIATE CREDIT RECOVERY, INC.

File Number C 139641

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: June 28, 2001



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APPLICATION FOR CERTIFICATE UN 28 AM IO. OF AUTHORITY (For Profit)

(Instructions on Back of Application)

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The undersigned Corporation applies for a Certificate of Authority and states as follows: 1. The name of the corporation is: Immediate Credit Recovery, Inc. 2. The name which it shall use in Idaho is: Immediate Credit Recovery, Inc. State of New York 3. It is incorporated under the laws of: _ 09/27/90 4. Its date of incorporation is: 169 Myers Corners Rd, Ste 110 5. The address of its principal office is: _ Wappingers Falls, NY 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: 1401 Shoreline Dr, Ste 2, Boise, ID , and its registered agent in Idaho at that address is: Corporation Service 8. The names and respective business addresses of its directors and officers are: Name Office Address 169 Myers Corners Rd, Ste 110 Efraim Roa President Wappingers Falls, NY 12590 Paul Godridge Vice President Same Treasurer (Secretary

Dated: __06/26/01

Signature:

Typed Name:

Efraim Roa

Capacity: President

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C 159641

State of New York Department of State

Department of Annual Department of Incorporation of IMMEDIATE CREDIT RECOVERY, INC. was filed on 09/27/1990, 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 19th day of June two thousand and one.

Special Deputy Secretary of State

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