

State of Idaho

Office of the Secretary of State

CERTIFICATE OF AUTHORITY
OF
AMERICAN FOUNDATION FOR CONSUMER CREDIT COUNSELING, INC.

File Number C 145314

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 Non-Profit 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: 3 September 2002



Pete T. Cenarrusa
SECRETARY OF STATE

By *Janette Holloway*



APPLICATION FOR CERTIFICATE OF AUTHORITY (Nonprofit)

(Instructions on back of application)

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

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- The name of the corporation is: AMERICAN FOUNDATION FOR CONSUMER CREDIT COUNSELING, INC.
- The name which it shall use in Idaho is: _____
- It is incorporated under the laws of: NEW YORK
- Its date of incorporation is: 1/29/2002 and its duration, if other than perpetual, is: _____
- The street address of its principal office is:
500 Old Country Road, Garden City, NY 11530
- The address to which correspondence should be addressed, if different than item 5, is:

- The street address of its registered office in Idaho is:
5527 Kendall Street, Boise, ID 83706
and its registered agent in Idaho at that address is: Record Search & Information Co.
- Does the corporation have members? Yes No
- The names and respective addresses of its directors and officers are:

Name	Office	Address
<u>Steven Stutman</u>	<u>President</u>	<u>9 Old Country Rd., East Hills, NY 11577</u>
<u>Raymond Hancock</u>	<u>Treasurer</u>	<u>3600 Gaston Tower, Dallas TX 75423</u>
<u>Dr. David Zehr</u>	<u>VP/Sec.</u>	<u>36 Delman Lane, Commack, NY 11725</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Dated: 8/26/02

Signature: *Steven Stutman*

Typed Name: Steven Stutman

Capacity: President

Secretary of State use only

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Revised 07/2002

IDAHO SECRETARY OF STATE
09/04/2002 05:00
CK: 18242 CT: 62361 BH: 446131
1 @ 30.00 = 30.00 AU NON-P # 2
1 @ 20.00 = 20.00 NON EXPIDI # 3

C145314

State of New York } ss:
Department of State

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I hereby certify, that the Certificate of Incorporation of AMERICAN FOUNDATION FOR CONSUMER CREDIT COUNSELING, INC. was filed on 01/29/2002, as a Not-for-Profit Corporation 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 29th day of July
two thousand and two.*

A handwritten signature in black ink, appearing to read "R. A. DeSantis", is written over a horizontal line.

Secretary of State