

State of Idaho

Department of State.

CERTIFICATE OF INCORPORATION OF

EXCEL SERVICES, INC.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Incorporation for the incorporation of the above named corporation, duly signed pursuant to the provisions of the Idaho Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Incorporation and attach hereto a duplicate original of the Articles of Incorporation.

Dated: December 9, 1987



Pete T. Cenarrusa

SECRETARY OF STATE

by: *Sandra M. Hawkey*

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SECRETARY OF STATE

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SECRETARY OF STATE

ARTICLES OF INCORPORATION

OF

Excel ~~Inc.~~ Services Inc.

The undersigned, in order to form a corporation pursuant to the Idaho Business Corporation Act, certify as follows:

ARTICLE I

The name of the corporation is Excel ~~INC.~~ Services Inc
(hereafter "Corporation").

ARTICLE II

The purposes for which this Corporation is organized are as follows:

1. To engage in Collection Agency; and
2. To engage in any other lawful activity or business for which corporations may be incorporated under the Idaho Business Corporation Act.

ARTICLE III

The Corporation shall have perpetual existence.

ARTICLE IV

The address of the initial registered office of the Corporation shall be 1776 Woodbridge Lane, and
BOISE 83706
the name of its initial registered agent at such address is
Pat Hanigan - Doug Tibbs.

ARTICLE V

The shares of stock to be issued by the Corporation shall consist of one class only, and the aggregate number of shares which the Corporation shall be authorized to issue shall be 20,000 shares of stock, each having a par value of \$1.00 per share. All shares of stock shall have the same rights in such Corporation and shall be nonassessable when paid in full.

ARTICLE VI

The names and post office addresses of the incorporators and organizers, who have named themselves as the initial directors to serve until the first election of directors of the Corporation, are as follows:

Name:		Address:
Doug Tibbs	President	6000 View Drive, Meridian Id.
Pat Nangan	Vice President	1776 Woodbridge Lane, Boise, Id.
Marla Tibbs	Secretary/Treasurer	6000 View Drive, Meridian Id.

ARTICLE VII

The private property of the stockholders of this Corporation shall not be subject to the payment of the corporate debts in any amount or to any extent whatever.

ARTICLE VIII

The Corporation reserves the right to amend, alter, change or repeal any provisions contained in these Articles of Incorporation in the manner now or hereafter prescribed by statute, and all rights conferred upon stockholders herein are granted subject to this reservation.

Dated: 11/27/87

Excel Inc.

Patrick J. Hagan

STATE OF IDAHO)
) ss
County of Ada)

On this 27 day of November, 1987, before me, the undersigned, a Notary Public in and for said State, personally appeared Patrick J. Hagan, known to me to be the person(s) whose name(s) _____ subscribed to the within instrument, and acknowledged to me that the statements contained therein are true.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

Alison D. Blain
Notary Public for Idaho
Residing at Boise, Idaho