

State of Idaho

Department of State

CERTIFICATE OF AUTHORITY OF

CREDIT MANAGEMENT, INC.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of CREDIT MANAGEMENT, INC. for a Certificate of Authority to transact business in this State, duly signed and verified 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 Authority to CREDIT MANAGEMENT, INC. to transact business in this State under the name CREDIT MANAGEMENT, INC. and attach hereto a duplicate original of the Application for such Certificate.

Dated September 5, 1990



Pete T. Cenarrusa

SECRETARY OF STATE

Elizabeth Masala

Corporation Clerk

APPLICATION FOR CERTIFICATE OF AUTHORITY

(Profit Corporation)

AUG 03 1990

DEPT. OF FINANCE
STATE OF IDAHO

To the Secretary of State of Idaho

Pursuant to Section 30-1-110, Idaho Code, the undersigned Corporation hereby applies for a Certificate of Authority to transact business in your State, and for that purpose submits the following statement:

SEP 12 1985
SECRETARY OF STATE

1. The name of the corporation is CREDIT MANAGEMENT, INC.

2. The name which it shall use in Idaho is CREDIT MANAGEMENT, INC.

(To be used only when required to avoid a conflict with a name already on file. Must be accompanied by a Board of Directors resolution adopting assumed name in Idaho.)

3. It is incorporated under the laws of NEW YORK

4. The date of its incorporation is SEPTEMBER 18, 1985 and the period of its duration is PERPETUAL

5. The address of its principal office in the state or country under the laws of which it is incorporated is 800 Third Ave. New York, NY 10022

6. The address to which correspondence should be addressed, if different from that in item 5. 14114 DALLAS PARKWAY SUITE 350 DALLAS, TEXAS 75240

7. The street address of its proposed registered office in Idaho is N/A, and the name of its proposed registered agent in Idaho at that address is THE PRINTICE-HALL CORPORATION SYSTEM, INC. 877 MAIN ST, BOISE, ID. 83707-0858

8. The purpose or purposes which it proposes to pursue in the transaction of business in Idaho are: Collection Agency

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

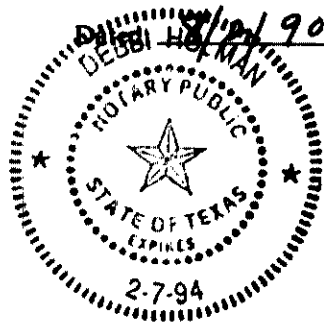
Name	Office	Address
<u>ARTHUR SHULMAN</u>	<u>PRESIDENT/TREAS.</u>	<u>2705 REGATTA DR. PLANO, TX 75093</u>
<u>THOMAS STOKTON</u>	<u>V.P./SEC.</u>	<u>5150 WESTGROVE DR. DALLAS, TX 75248</u>
<u>BRUCE MARTIN</u>	<u>V.P.</u>	<u>4623 WARM BREEZE LN. DALLAS, TX 75248</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

(continued on reverse)

Name	Office	Address

10. The corporation accepts and shall comply with the provisions of the Constitution and the laws of the State of Idaho. yes

11. This Application is accompanied by a certificate of Corporate Status or Existence, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated. yes



Dated 8/21/90

CREDIT MANAGEMENT, INC.

(Corporation Name)

By [Signature]
Its President Vice President (please specify)

and [Signature]
Its Secretary Assistant Secretary (please specify)

STATE OF TEXAS)

COUNTY OF DALLAS) ss:

I, Debbi Holman, a notary public, do hereby certify that on

this 2nd day of AUGUST, 19 90, personally appeared before

me ARTHUR SHULMAN/THOMAS STOKES, who being by me first duly sworn, declared that ~~they~~ they

~~are~~ are the President & Secretary of CREDIT MANAGEMENT, INC.

that ~~he~~ they signed the foregoing document as President & Secretary of the corporation and that the statements therein contained are true.

Debbi Holman

Notary Public

**State of New York }
Department of State } ss:**

I Hereby Certify, *that I have made diligent examination of the index of corporation papers filed in this Department for a certificate, order or record of a dissolution of*

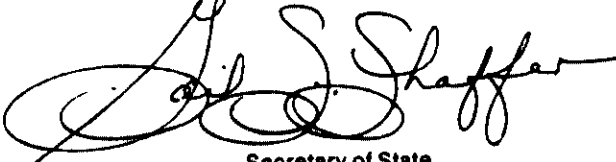
CREDIT MANAGEMENT, INC.

the certificate of incorporation of which corporation was filed September 18, 1985, with perpetual duration,

I further certify that no other certificates have been filed by such corporation,

and that upon such examination, I find no such certificate, order or record, 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 22nd day of August one thousand nine hundred and ninety.*


Secretary of State